

Housing Element to the General Plan

City of Loma Linda

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HOUSING ELEMENT OF THE GENERAL PLAN

CITY OF LOMA LINDA

APRIL, 1986

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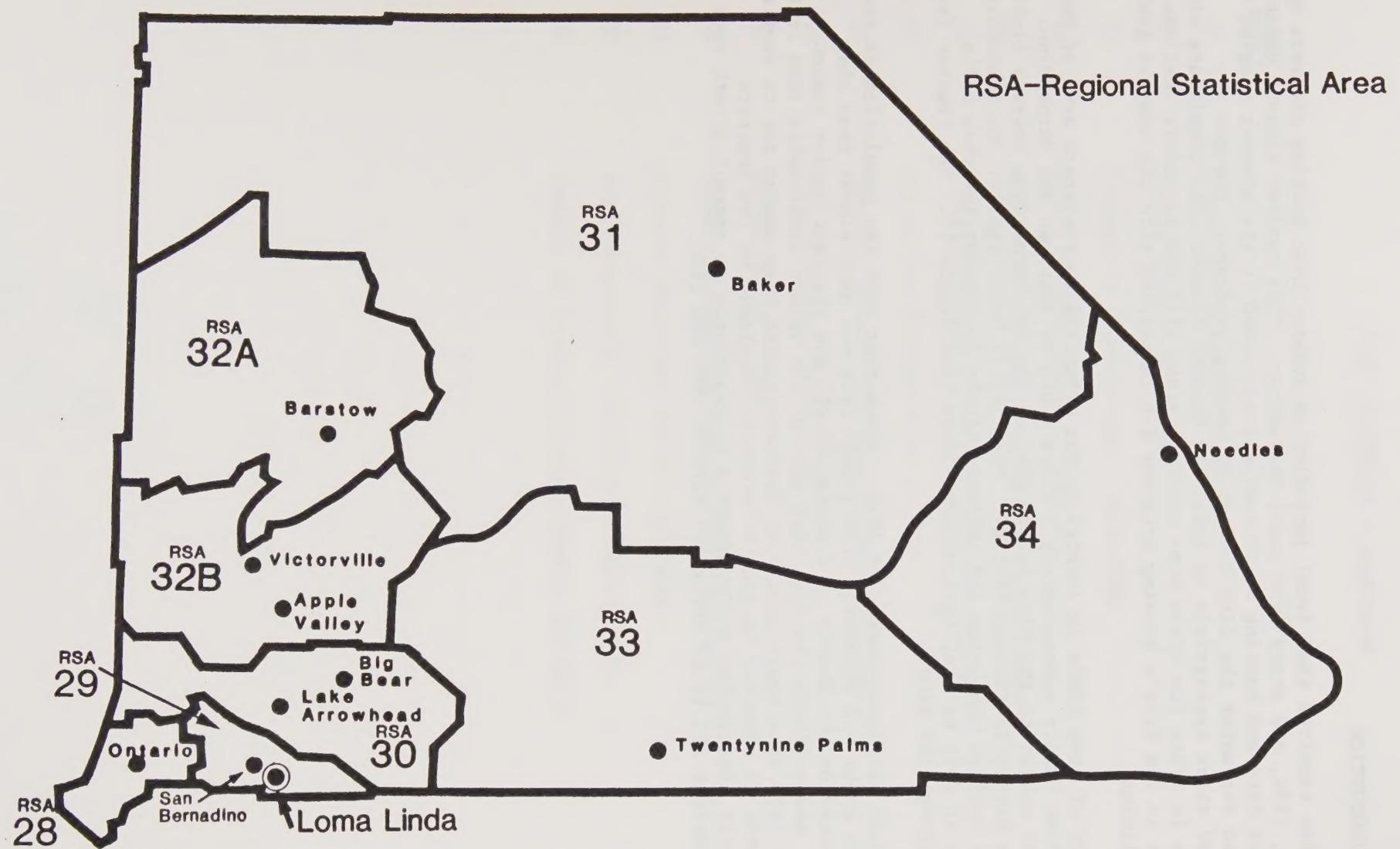
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I. INTRODUCTION

State law requires that local jurisdiction update their housing elements by July 1, 1984, and every five years thereafter. This revised element updates the base data and housing needs analysis contained in the element adopted in 1978 and evaluates the City's existing housing programs. Changes are proposed where appropriate to bring the Housing Element into compliance with changes in State law which have occurred since 1978 and to ensure that the results in the City's housing programs are in keeping with the adopted goals and policies.

The City of Loma Linda is located in the urbanized southwestern area of San Bernardino County approximately 5 miles south of downtown San Bernardino. Regional access to the City is provided by the San Bernardino Freeway (I-10) and the Riverside Freeway (I-15E). The City is built against the foothills of the Box Springs Mountains and includes within its boundaries this hilly terrain as well as flat agricultural lands (see Figure 1). San Timoteo Creek runs through the City.

Loma Linda was incorporated in 1970. Since that time the population of the City has grown 9.2 percent. This growth rate was much slower than that experienced by the County as a whole (30.8%) and the East Valley region (20.1), and reflects the fact that most of the vacant developable land in the City is held by a small number of landowners that have chosen not to develop. Loma Linda is expected in growth forecasts developed by the Southern California Association of Governments to experience an overall growth rate of approximately 15% (1.5% annually) between 1980 and 1990.



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Figure 1:
Regional Location

II. GOALS AND OBJECTIVES

The City of Loma Linda has adopted four goals to guide the development and implementation of its housing program. These are:

1. To promote and insure the provision of adequate housing for all persons regardless of income, age, race or ethnic background;
2. To promote and insure the provision of an adequate housing selection by location, type, price and tenure;
3. To promote and insure open and free choice of housing for all; and
4. To consider in making all municipal decisions as to how these decisions affect the quality and cost of the housing stock.

These are the goals which have guided the preparation of this Housing Element, including the analysis of housing need and the factors which act to constrain housing production as well as the development of housing programs.

III. BACKGROUND INFORMATION

A successful strategy for improving housing conditions must be preceded by an assessment of the housing needs of the community and region. This section discusses the components of housing need - that is, the trends in the City's population, households, and employment base and the type of housing available. Since these changes have not occurred in a vacuum, the regional context is also presented.

The analysis which follows is broken down into four major subsections. Section A, Population Characteristics, analyzes the City of Loma Linda in terms of demographic characteristics and attempts to identify any population trends that may affect future housing needs. Section B, Household Characteristics, analyzes Loma Linda in terms of households, or living groups, to see how past and expected household changes will affect housing needs. Section C, Employment, contains information on occupations and employment sources of Loma Linda residents as this may generate the demand for additional housing in some areas. Section D, Housing Stock, analyzes the housing units in Loma Linda in terms of availability, affordability, and condition to identify programs which are needed to ensure that the existing and future housing stock meets the housing needs of every segment of the City's population. Analysis in each of these subsections provides a data base upon which decisions concerning programs and policies for the provision of adequate housing in the City can be founded.

A. Population Characteristics

The 9.2 percent increase in population experienced by Loma Linda between 1970 and 1980 reflects the combination of regional development pressures (20.1% 1970-1980 growth rate in East Valley Area) and the fact that most vacant parcels in the City are held by a small group of landowners that have chosen not to develop. Loma Linda is expected to grow 15% between 1980 and 1990 (1.5% annual rate) to a population of 12,334. Tables 1 and 2 show population changes in Loma Linda and how they compare to surrounding areas.

The age characteristics of Loma Linda's population changed slightly between 1970 and 1980, as shown on Table 3. The most notable changes were the decrease in the percentage of the population below 18 years of age and the increase in the percentage between ages 19 and 54. The percentage of persons over 55 remained essentially the same. These changes are common and can be partially attributed to the fact that families who bought homes when they were first built have aged. In addition, employment and enrollment at Loma Linda University and related medical facilities have increased.

In the future, the City is likely to see an increasing demand for smaller units (apartments and condominiums) suitable for retirees and University personnel, and potentially an increase in some maintenance problems. Elderly people are often physically unable to make needed repairs themselves and their fixed retirement income may not permit them to contract to have the work done.

The racial and ethnic characteristics of Loma Linda also changed between 1970 and 1980, the most notable change being the dramatic increase in the percentage of persons declaring themselves Asian/Pacific Islanders and/or Hispanic (see Tables 4 and 5). While these percentages increased, there was a decrease in the percentages of those persons declaring themselves White and Black. Most of the Asian population is located in census tract 73, while the Hispanic population is concentrated in census tract 72 (i.e., north of Redlands Blvd.)

The City is home to the Loma Linda University, a medical and medical-related school with an enrollment of approximately 2,000. This large student population, which is approximately 18 percent of the City's total population, distorts census data collected for the City in some ways. For instance, when income figures for students (which are generally lower than income figures for non-students) are counted with incomes for other Loma Linda residents and a median is determined, that median figure falsely indicates that incomes in the City are depressed. However, the students are only "low-income" for the duration of their training period, and their incomes do not reflect support from parents or scholarships. Areas where student data characteristics skew census data are identified in this document where possible and are taken into consideration when policy is recommended.

In addition, the University provides dormitory accommodations for only 500 students (250 rooms). The University plans to build 200 more rooms over the next five years. The remainder must seek housing in the Loma Linda market. Since the University has primarily graduate level training, the students are older and more likely to have spouses and children. Although these households will be middle to upper income when permanently employed, they need affordable housing for the duration of their training.

Population growth over the next five years is expected to be accommodated through infill in the central portions of the City and on vacant lands primarily in the City's eastern areas.

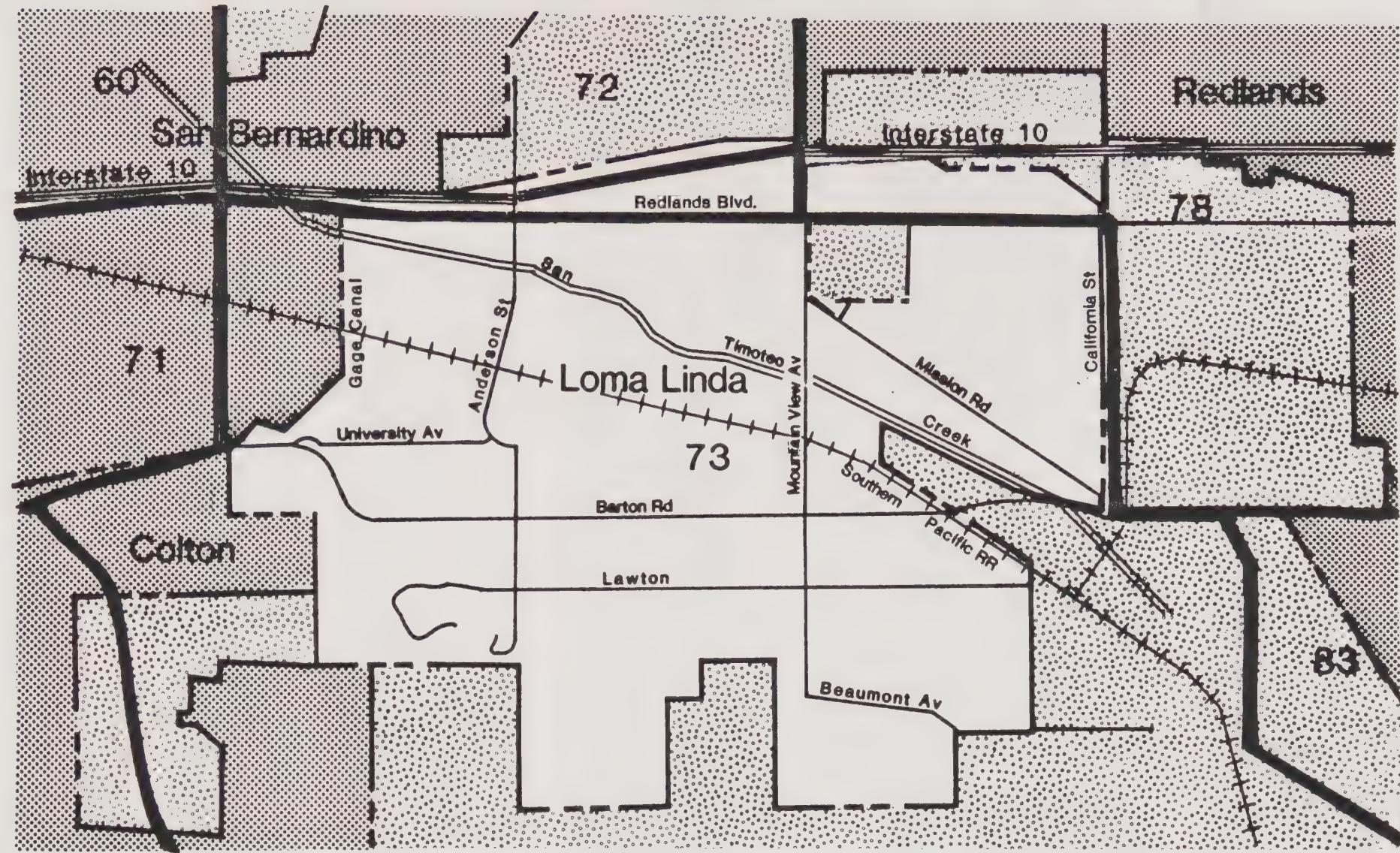


Figure 2:
Loma Linda Census Tracts

TABLE 1
POPULATION TRENDS
LOMA LINDA

	1970	1980	1984
Population	9,797	10,694	11,214
In Households	9,292	9,911	10,274
In Group Quarters	505	783	940
Households	3,490	4,190	4,243
Average Size	2.7	2.4	2.4

Source: 1980 U.S Census
Department of Finance, State of California

TABLE 2

POPULATION TRENDS 1970-1990

LOMA LINDA AND THE REGION

<u>JURISDICTION</u>	<u>1970</u>	<u>1980</u>	<u>1990</u>
Loma Linda	9,797	10,694	12,334
Colton	19,949	21,310	31,191
San Bernardino	104,251	117,490	31,191
Redlands	36,355	43,619	54,739
Rialto	28,370	37,474	57,163
Grand Terrace	5,901	8,498	10,577
Upland	32,551	46,474	58,490
East Valley Region	288,148	346,060	436,000
San Bernardino County	684,072	895,016	1,270,000

Sources: 1970 U.S. Census
 1980 U.S. Census
 SCAG-82 Regional Growth Forecast

TABLE 3
AGE CHARACTERISTICS
OF THE POPULATION
LOMA LINDA
1970 - 1980

<u>AGE RANGE</u>	<u>1970</u>		<u>1980</u>	
	#	%	#	%
0 - 4 (Preschool)	835	8.5	657	6.1
5 - 18 (School)	2,025	20.7	1,467	13.7
19 - 24 (College)	1,727	17.6	2,067	19.3
25 - 54 (Working)	3,198	32.6	4,242	39.7
55 - 59 (Early Retirement)	368	3.8	426	4.0
60 - 64 (Retirement)	342	3.5	359	3.4
65+ (Senior Citizens)	1,302	13.3	1,476	13.8
TOTAL	9,797	100.0	10,694	100.0
Median Age	27.4		28.1	

Source: 1980 U.S. Census

TABLE 4

RACE AND ETHNICITY 1970 - 1980

LOMA LINDA

RACE/ETHNICITY	1970		1980	
	#	%	#	%
American Indian/Aleut	35	0.3	53	0.5
Asian, Pacific Islander	341	3.5	1,237	11.6
Black	638	6.5	452	4.2
White	8,618	88.0	8,202	76.7
Other (Spanish & Non-Spanish)	165	1.7	750	7.0
TOTAL	9,797	100.0	10,694	100.0
Hispanic	N/A	N/A	937	8.8

Source: 1970 and 1980 U.S. Census

Note: Persons of Hispanic origin are distributed across several racial groups and are therefore broken out separately here. 1980 data for Hispanic persons includes persons of Mexican, Puerto Rican, Cuban, and "other Spanish" descent.

TABLE 5
RACE AND ETHNICITY BY CENSUS TRACT - 1980
LOMA LINDA

<u>CENSUS TRACT</u>	72P		73P		<u>TOTALS</u>	
	#	%	#	%	#	%
American Indian/Aleut	5	0.8	48	0.5	53	0.5
Asian/Pacific Islander	7	1.2	1,230	12.2	1,237	11.6
Black	11	1.9	441	4.4	452	4.2
White	493	84.6	7,709	76.2	8,202	76.7
Other (Spanish and non-Spanish)	67	11.5	683	6.7	750	7.0
 TOTAL	583	100.0	10,111	100.0	10,694	100.0
Hispanic	95	16.3	842	8.3	937	8.8

Source: 1980 U.S. Census

Persons of Hispanic origin are included in the various racial groups, as well as shown separately due to the way the census collected the information. The numbers in the Hispanic category are not included in the total.

"p" indicates that the census tract is only partially in Loma Linda. (see Technical Note 1)

See Technical Note 2 for an explanation of the category "Other".

B. Household Characteristics

Although the characteristics of individual members of the population are important for an understanding of growth and change in the City, the more useful unit for analysis is the household. The Bureau of the Census considers all people living in a dwelling unit as a household, whether or not they are related. A single person renting an apartment as well as a family living in its own house are both considered households. People who live in retirement or convalescent homes, dormitories, or other group living situations are not considered households. There were 783 people living in group quarters in Loma Linda in 1980.

Demographic studies have confirmed the common sense knowledge that as individuals age, their household arrangements and housing needs change. Children live with their parents through high school and occasionally college and then move out to set up their own households. Young, unmarried people who are on their own usually rent housing and frequently share with non-relative roommates. They are more likely to move from unit to unit as their jobs and roommates change. They are also more likely to seek smaller units and ones involving less maintenance (e.g. apartments rather than houses). Young married couples may rent apartments or own condominiums, but if they have children they are more likely to seek to own or rent a single family house. As their family size increases or their incomes increase they may trade up to larger houses, but families at this stage are typically stable and settled.

The next major change in housing needs occurs when the children leave home and the couple approaches retirement. At this time they may wish to have a smaller unit with reduced maintenance costs or to move to be nearer activities or people that they want to spend time with during retirement. The sluggish real estate market of the past few years which resulted from high interest rates has made it difficult for many older people to sell their homes and find smaller units. This has slowed down the rate of housing turnover in general, but particularly for older people.

Finally, retirement and convalescent homes are often necessary for those elderly people who cannot or choose not to live with relatives. A city which provides a range of housing types to fit the needs of people at different income and lifetime stages is more likely to have a stable population of lifelong residents than one which does not, so long as employment opportunities are also available. For this reason it is important to look at household characteristics and employment patterns in comparison to the type of housing available.

Tables 6 and 7 show the characteristics of households in Loma Linda, and Tables 8 and 9 identify those which may have special housing needs. Within the City, the area north of Barton Road between Benton Street and Anderson had the highest concentration of individuals living alone and non-family households in 1980. This is due to this area's proximity to the University.

Loma Linda, however, is predominantly a family-oriented community. In 1980, there were 2,594 family households (61.9% of the total households) in the City. This is a noteworthy decrease from 1970 when family households comprised 73.2% of the total households in the City and indicates a need for smaller housing units oriented toward renters.

Although the population aged 65 and over represents only 13.8 percent of the total population, 19.6 percent of the households in Loma Linda reported the household head as elderly. Many of these seniors also live alone. This group is more likely to need assistance with home maintenance problems, as was discussed above. In 1980, 12.0 percent of the households in Loma Linda reported having at least one handicapped person. This figure includes age-related disabilities as well as other disabilities. Not all of these handicapped households will require modification to their homes, however. The number of elderly and handicapped households in the City is reflective of a potential problem in home maintenance, and a need for housing units accessible to the handicapped.

At the other end of the spectrum are the large families who are living in overcrowded conditions due to the lack of sufficient larger units at affordable prices. Over 7 percent of the households in Loma Linda reported having five or more members (the federal definition of a large family), and 4.6 percent of the households were overcrowded (that is, had 1.01 or more persons per room). As shown on Table 8, the percentage of large family and overcrowded households declined significantly between 1970 and 1980. This indicates a shift in housing needs from larger single family homes to smaller renter oriented units. However, there is still a need for larger single family units to house large-family and overcrowded households.

The major factor which constrains the ability of households to obtain adequate housing is income. Tables 10 and 11 show the income distribution of households in Loma Linda. Table 13 shows the relation of the median income in Loma Linda to that of surrounding cities. The City as a whole had a median household income of \$14,767, which is well below the regional median income of \$17,463. The City's median is also well below that of the nearby cities of Rialto, Grand Terrace and Upland. This can partially be attributed to the high number of students and elderly households living in the community. Loma Linda's median income, however, is in line with the median incomes of nearby Colton and San Bernardino. Table 11 shows that the distribution of income levels is essentially even throughout the City.

The 1980 Census information also contains calculations of the poverty status of families and individuals not living in families. The income which was defined as the 'poverty threshold' is a national standard, not reflective of local or regional variations in the cost of living. These calculations consider only income and do not include the value of possessions (house, stock, etc.). The definition does include variations for family size and the age of the head of the household. Table 12 shows the federally defined poverty levels.

Since the cost of living in Southern California is higher than the nation as a whole, and considering the adjustments for family size and age, the Census

count of persons below the poverty level is a stricter definition than that used in most planning and program eligibility work. With that in mind, Table 14 shows poverty status by race, and Table 15 shows poverty status by age of household head and by families with and without children. Please keep in mind that the count of low income and poverty level households is somewhat distorted in Loma Linda by the large student population.

Nonetheless, general trends in the data should be accurate and they indicate that As these tables show, minorities and female-headed households are over-represented among the poor. For example, although Asian/Pacific Islanders represent only 11.6 percent of the population, they represent 19.4 percent of the persons living below the poverty level. Likewise, Hispanics represent 8.8 percent of the population but 17.5 percent of the persons living below the poverty level. To some extent, this may be a result of the fact that many of the City's Hispanic and Asian residents are recent immigrants to this Country who have not yet gained the language, social, and work skills necessary for success. With time, they can be expected to better their lot, but they may require special assistance to do so. However, to some extent the disproportionate poverty among these groups is due to discrimination. As a result, there will be a longer term need for housing affordable to these very low income minorities, and for fair housing counseling.

Female-headed households are also over-represented among the poor. Table 15 shows that while only 13.9 percent of the total households in the City are below the poverty level, 21.5 of the total female-headed households are below that level. A more significant fact is that 41.0% of the female-headed households with children are below the poverty level. This is partially a result of the fact that women continue to earn on the average less than 60 percent of what men earn despite equal pay legislation. The number of female-headed households has implications in needs for child care, fair housing programs and other social services.

The Regional Housing Allocation Model prepared by the Southern California Association of Governments (SCAG) estimated that there are 16 low and moderate income farmworker households in Loma Linda (see Appendix A). Although the City has an insignificant agricultural industry, adjacent communities still have citrus groves which employ migrant workers seasonally. Some of these households may live in Loma Linda.

A group that is in need but whose size is difficult to estimate is the homeless. Although no shelter program exist in Loma Linda per se, (nor does San Bernardino County operate any programs), the area is serviced by private organizations in the City and surrounding communities. Currently there is an attempt by a coalition of agencies called HEART (Housing Emergency Area Residents and Transients), to provide a countywide shelter program. An estimated 40-50 homeless people a month call these agencies from Loma Linda, not all of whom are City residents. A charity in Colton and a church in Redlands provide temporary shelter for some of these people. These shelters provide housing from anywhere from one night to one month. In addition, the Adventist Church provides assistance with hotel rooms or shelter in private homes on an occasional basis in cases of emergency.

However low a given household's income, it will not require assistance if it is not paying more than it can afford for housing. This will depend on the spending characteristics of the household. However, the standard used by the

Federal Department of Housing and Urban Development (HUD) and most state and local programs, is that a low or moderate income household should not pay more than 30 percent of its gross monthly income for housing. Typically, overpayment by owners is not considered as serious as overpayment by renters. Homeowners will eventually get a return on their investment and additionally, always have the option of selling to relieve the burden. Renters do not have the same benefits or options. Table 16 shows the number of households who are paying various percentage of their income for housing by income group. In 1984 some 1,367 households are paying more than the standard for affordability. 998 of these are renters. These households are more likely to need some form of housing assistance to locate and occupy affordable housing in good condition.

TABLE 6

HOUSEHOLD CHARACTERISTICS 1970 - 1980

LOMA LINDA

CHARACTERISTIC	1970	1980	1984
Total Households	3,490	4,190	4,243
Total Families	2,553	2,594	n/a
% Families	73.2	61.9	
1 Person	786	1,131	n/a
% Singles	22.5	27.0	
Average	2.66	2.38	2.42

Source: 1970 U.S. Census
 1980 U.S. Census
 Department of Finance, Population and Housing Estimates

TABLE 7
HOUSEHOLD CHARACTERISTICS BY CENSUS TRACT - 1980

LOMA LINDA

CENSUS TRACT	HOUSEHOLDS	PERCENT FAMILIES	PERCENT SINGLES	AVERAGE SIZE
72P	253	64.8	21.3	2.30
73P	3,937	61.7	27.4	2.57
Total	4,190	61.9	27.1	2.38

Source: 1980 U.S. Census

Note: "p" indicates that the census tract is only partially in Loma Linda.

TABLE 8
HOUSEHOLDS WITH SPECIAL NEEDS 1970 - 1980

LOMA LINDA

HOUSEHOLD TYPE	1970		1980	
	#	%	#	%
Elderly (65+)	393	11.3	823	19.6
Handicapped	N/A	N/A	502	12.0
Large Families (5 or more Members)	445	12.8	320	7.6
Overcrowded (1.01 or more persons per room)	249	7.1	191	4.6
Minority	332	9.5	681	16.3
Female Headed	N/A	N/A	489	11.7
 TOTAL HOUSEHOLDS	 3,490	 100.0	 4,190	 100.0

Source: 1970 U.S. Census
1980 U.S. Census
California Dept. of Rehabilitation

Note: The definition of a handicapped household includes all households with at least one member having a work or housework disability. Some of these disabilities will not necessitate modification to the housing but many will.

Note: Columns due not sum to total households due to overlap in some of the categories and the fact that some households are not included..

TABLE 9

HOUSEHOLDS WITH SPECIAL NEEDS BY CENSUS TRACT - 1980

LOMA LINDA

HOUSEHOLD TYPE	CENSUS TRACTS						CITY TOTAL	
	72P		73P		#	%		
	#	%	#	%				
Large Families (5+ Members)	6	2.4	314	8.0			320 7.6	
Female Head	40	15.8	449	11.4			489 11.7	
Elderly (65+)	50	19.8	773	19.6			823 19.6	
Overcrowded (1.01 + per room)	12	4.7	179	4.5			191 4.6	
Handicapped	15	5.9	487	12.4			502 12.0	
Minority	25	9.9	656	16.7			681 16.2	
TOTAL HOUSEHOLDS	253	100.0	3,937	100.0			4,190 100.0	

Source: 1980 U.S. Census
California Dept. of Rehabilitation

Note: The definition of a handicapped household includes all those with at least one member having a work or housework disability. Some of these disabilities will not necessitate modifications to the housing but many will.

Note: Columns do not sum to total households due to overlap in some of the categories and the fact that some households are not included.

TABLE 10

FAMILY/HOUSEHOLD INCOME

1970 - 1980

LOMA LINDA

INCOME	1970		1980	
San Bernardino County Median	\$9,439		\$17,463	
Loma Linda Median	\$8,126		\$14,767	
	#	%	#	%
Families/Households:				
Very Low Income	621	24.3	1,190	28.4
Low Income	538	21.1	813	19.4
Moderate Income	669	26.2	808	19.3
Upper Income	725	28.4	1,379	32.9
Total Families/Households	2,553	100.0	4,190	100.0
Families/Households Below Poverty Level	298	11.7	582	13.9

Source: 1970 and 1980 U.S. Census. 1970 figures are family income, while 1980 figures refer to household income.

Note: Very low income households earn less than 50% of the regional median (or less than \$4,720 in 1970, and \$8,732 in 1980); low income households earn between 51% and 80% (\$4,720 to \$7,551 in 1970, and \$8,732 to \$13,970 in 1980); moderate income between 81% and 120% (\$7,551 to \$11,327 in 1970, and \$13,970 to \$20,956 in 1980) and upper income 121% (above \$11,327 in 1970, and above \$20,956 in 1980) of the regional median or more.

TABLE 11
HOUSEHOLD INCOME CHARACTERISTICS BY CENSUS TRACT - 1980

LOMA LINDA

CENSUS TRACT	PERCENT VERY LOW	PERCENT LOW	PERCENT MODERATE	PERCENT UPPER	MEDIAN	PERCENT BELOW POVERTY
72 ^P	31	16	8	45	\$15,703	12
73 ^P	28	20	20	32	\$14,722	14
TOTAL	28.4	19.4	19.3	32.9	\$14,767	32.4

Source: 1980 U.S. Census

Note: Poverty level thresholds are shown on Table 10. Very low income is defined as earning less than 50 percent of the regional (County) median; low income is between 51 and 80 percent of the regional median; moderate income is between 81 and 120 percent; and upper income is over 120 percent of the regional median.

"p" indicates that a portion of the census tract is outside Loma Linda.

There are an inordinately high number of very low income households in the City due to the fact that student households are included in these figures. Although students may have low incomes, they are often supported by parents or scholarships. In addition, they will not always be low income.

Table 12

THRESHOLDS AT THE POVERTY LEVEL BY SIZE OF FAMILY IN 1979
(National)

Size of Family Unit	Weighted Average Thresholds	Related Children Under 18 Years							8 or more	
		None	1	2	3	4	5	6		
1 Person ¹	3,686									
Under 65 yr.	3,774	3,774								
65 yr. & over	3,479	3,479								
2 Persons ²	4,723									
HH under 65	4,876	4,858	5,000							
HH 65 & over	4,389	4,385	4,981							
3 Persons	5,787	5,674	5,839	5,844						
4 Persons	7,412	7,482	7,605	7,356	7,382					
5 Persons	8,776	9,023	9,154	8,874	8,657	8,525				
6 Persons	9,915	10,378	10,419	10,205	9,999	9,693	9,512			
7 Persons	11,237	11,941	12,016	11,759	11,580	11,246	10,857	10,429		
8 Persons	12,484	13,356	13,473	13,231	13,018	12,717	12,334	11,936	11,835	
9 or more Persons	14,812	16,006	16,144	15,929	15,749	15,453	15,046	14,677	14,586	14,024

1. Unrelated individual.

2. Householders.

Source: U.S. Census, 1980.

The World Almanac and Book of Facts, 1983, Published annually by Newspaper Enterprises, Inc., New York, p. 216.

TABLE 13
 HOUSEHOLD INCOME
 LOMA LINDA AND THE REGION
 1980

<u>JURISDICTION</u>	<u>MEDIAN INCOME</u>
Loma Linda	\$14,767
San Bernardino	14,095
Colton	14,293
Redlands	19,456
Rialto	20,368
Upland	21,713
Grand Terrace	24,831
San Bernardino County	\$17,463

Source: 1980 U.S. Census

Note: The median income for Loma Linda is unusually low because of the large proportion of the population who are students at Loma Linda University. Although their incomes are low, scholarships and income from parents do not show in their reported income.

TABLE 14

POVERTY STATUS BY RACE/ETHNICITY - 1980

LOMA LINDA

RACE/ETHNICITY	PERSONS BELOW POVERTY LEVEL	% TOTAL POVERTY	POPULATION	% OF ETHNIC GROUP	% TOTAL POPULATION
*American Indian/ Aleut	0	0	53	0	0
*Asian/Pacific Islander	330	19.4	1,237	26.7	3.1
Black	25	1.5	452	5.5	0.2
White	1,220	71.7	8,202	14.9	11.4
Other	126	7.4	750	16.8	1.2
 Total	 1,701	 100.0	 10,694	 —	 15.9
Hispanic	297	17.5	937	31.7	2.8

Source: 1980 U.S. Census

*Indicates data suppression by U.S. Census Bureau

Notes: Persons of Hispanic origin are distributed across several racial groups as well as shown separately due to the way the census collected the information. The numbers in the Hispanic category are not included in the total.

Poverty levels are defined in Table 12.

TABLE 15

POVERTY STATUS

BY HOUSEHOLD TYPE - 1980

LOMA LINDA

HOUSEHOLD TYPE	POVERTY LEVEL	
	BELOW	%
Elderly (65+)	7.3	92.7
Families	11.9	88.1
Children Under 6	20.6	79.4
Children 6 - 17	14.7	85.3
Children 0 - 17	17.2	82.8
Female - head	21.5	78.5
With Children	41.0	59.0
Without Children	2.8	97.2
Total Households in Poverty	13.9	86.1
Total Households	4,190	

Source: 1980 U.S. Census

Note: Poverty levels are defined in Table 12.
 Columns do not sum to the total number of households.

TABLE 16

HOUSING EXPENDITURES

AS

PERCENTAGE OF INCOME - 1980

LOMA LINDA

INCOME/COST	RENTER		OWNER	
	#	%	#	%
Very Low Income (Less than \$8,732)				
Spent less than 25.0%	41	4.9	77	48.1
Spent 25.0-34.0%	133	15.7	6	3.8
Spent 35.0% or more	588	69.6	77	48.1
Low Income (\$8,732 - \$13,970)				
Spent less than 25.0%	211	43.4	107	67.7
Spent 25.0-34.0%	174	35.8	15	9.5
Spent 35.0% or more	98	20.2	36	22.8
Moderate Income (\$13,970 - \$20,956)				
Spent less than 25.0%	373	83.3	166	58.5
Spent 25.0-34.0%	61	13.6	27	9.5
Spent 35.0% or more	14	3.1	91	32.0
Upper Income (\$20,956 or more)				
Spent less than 25.0%	448	94.7	510	73.4
Spent 25.0-34.0%	18	3.8	136	19.6
Spent 35.0% or more	0	0	49	7.0

Source: 1980 U.S. Census

Note: The columns do not sum to the total number of households because those who paid no cash rent are not included, nor are condominium owners.

C. EMPLOYMENT

One of the factors that can contribute to an increase in the demand for housing in an area is an expansion of its employment base. Most households prefer to live near their members' places of employment, all things being equal.

The 1980 U.S. Census showed a total labor force living in the City of 5,189. Tables 17 and 18 show the characteristics of the labor force; Table 19 shows employment by industry and Table 20 shows the occupations of Loma Linda residents. Between 1970 and 1980, the percentage of the labor force employed in all industries except service industries dropped, with the largest drop occurring in trade industries (see Table 19). The percentage of workers in service industries grew from 64.2% to 74.2% between 1970 and 1980. This is reflective of a common trend in Southern California.

A major employer in the City is Loma Linda University and Medical Center and the Jerry L. Pettis Memorial Veterans Administration Hospital. Together, these three facilities employ over 6,900 people. Although most employees of these institutions do not live within the City, growth and change at these facilities affects growth and change in the City itself in terms of service requirements, economic base and housing needs. Institution officials indicate that the University Medical Center and Veterans Administration Hospital are expected to add approximately 170 new employees within the next five years. No expansion is expected at the University itself, with its current enrollment of approximately 2,000 within that time. Since this is predominantly a graduate program in medicine and related fields, many of the students live off-campus (currently 1500 of the total 2000 enrolled).

Tables 21 and 22 identify commuting patterns and travel times for Loma Linda residents. Most residents work within the City. This too is a reflection of the large student population and the pattern can be expected to continue since employment centers within the City and in the region are well established. However, as the city builds out it is likely to become the home for more people who work in other parts of the region.

TABLE 17

LABOR FORCE CHARACTERISTICS - 1980

LOMA LINDA

CHARACTERISTICS	NUMBER	PERCENT
Population Age 16-64	8,922	
Not in Labor Force	3,733	41.8*
Labor Force (Armed & Civilian)	5,189	52.2*
Employed	4,897	
Unemployed	292	5.6**

Source: 1980 U.S. Census

* Percent of total population age 16-64

** Percent of total labor force

TABLE 18
 LABOR FORCE CHARACTERISTICS BY CENSUS TRACT 1980
 LOMA LINDA

CHARACTERISTIC	CENSUS TRACT				CITY TOTAL
	72P	73P			
Population Age 16-64	472		8,450		8,922
Not In Labor Force	135	28.6%*	3,598	42.6%*	3,733
Labor Force Employed	337	71.4%*	4,852	57.4%*	5,189
	324		4,573		4,897
Unemployed	13	3.9%**	279	5.8%**	292
					5.6%**

Source: 1980 U.S. Census

* Percent of total population age 16-64

** Percent of total labor force

Note: The unusually high number of people who are not in the labor force reflects the student population of Loma Linda.

TABLE 19

EMPLOYMENT BY INDUSTRY

1970 - 1980

LOMA LINDA

INDUSTRY	1970		1980	
	#	%	#	%
Armed Forces	45	1.2	52	1.1
Agriculture, Mining and Construction	200	5.5	222	4.5
Manufacturing	244	6.7	201	4.1
Transportation, Utilities and Communication	126	3.5	147	3.0
Trade	415	11.4	332	6.8
Finance, Insurance, and Real Estate	111	3.0	179	3.7
Services	2,340	64.2	3,637	74.2
Public Administration	163	4.5	127	2.6
TOTAL	3,644	100.0	4,897	100.0

Sources: 1970 U.S. Census
 1980 U.S. Census

TABLE 20

OCCUPATION OF
 EMPLOYED PERSONS - 1980
 LOMA LINDA

OCCUPATION GROUP	PERSONS	PERCENT
Managerial and Professional	2,095	43.2
Technical, Sales, and Administrative Support	1,490	30.8
Services	621	12.8
Farming, Forestry, and Fishing	39	.8
Precision Production, Craft, and Repair	347	7.2
Operators, Fabricators, and Laborers	253	5.2
TOTAL	4,845	100.0

Sources: 1980 U.S. Census

Note: Total does not include persons employed in armed forces.

TABLE 21

COMMUTING PATTERNS - 1980

LOMA LINDA

<u>PLACE OF WORK</u>	<u>PERSONS</u>	<u>PERCENT</u>
Loma Linda	2,789	57.6
Other San Bernardino County	1,124	23.2
Outside San Bernardino County	598	12.3
Not Reported	334	6.9
 TOTAL	 4,845	 100.0

Source: 1980 U.S. Census

Note: Total does not include persons employed in Armed Forces.

TABLE 22
TRAVEL TIME TO WORK - 1980
LOMA LINDA

TIME	PERSONS	PERCENT
Less than 5 minutes	430	9.6
5 - 9 minutes	1,687	37.5
10 - 14 minutes	892	19.8
15 - 19 minutes	529	11.7
20 - 29 minutes	387	8.6
30 - 44 minutes	277	6.2
45 - 59 minutes	76	1.7
60+ minutes	222	4.9
 TOTAL	 4,500	 100.0

Source: 1980 U.S. Census

D. HOUSING STOCK

In order to determine the extent of housing need in the City of Loma Linda, the analysis must include not only population, household, and employment characteristics, but also the type and condition of housing available. Housing need is defined as the difference between the type of housing required by the City's existing and projected population and the type of housing currently available. The size, price, and condition of existing units are the major factors in determining suitability. In recent years there has been an increase in the number and percent of multi-family units. This is in part a response to changing lifestyles and living arrangements and is consistent with trends in the east San Bernardino valley region. Table 23 shows this shift from 1970 to 1980. Loma Linda, however, is still predominantly a community of single-family detached homes. Table 24 shows the distribution of unit types and tenure throughout the City.

The availability of vacant units of a suitable size and cost is an important factor in ensuring that residents are not overcrowded or forced to move to another community. Tables 25 and 26 show characteristics of the housing stock and vacant units. In 1983, the Home Loan Bank of San Francisco found an overall vacancy rate in Loma Linda of 4.5 percent. Typically, a vacancy rate between 3.0 and 5.0 percent is considered normal. A high vacancy rate discourages the construction of new housing units.

Most of the housing in Loma Linda has been built since 1950 with the major growth in the City occurring between 1950 and 1980. A number of units, however, were built prior to that time making them 30 or more years old, the age at which housing is typically expected to require major repair. Based upon 1980 Census data, San Bernardino County's Housing Assistance Plan estimates, and a 1984 windshield survey, approximately 147 housing units in the City (3.2 percent of the total) are substandard. Between 20 and 30 of these should be replaced. Of these, 91 (62%) are occupied by lower income households and 47 (32%) are renter-occupied. These households or their landlords may require assistance to make the necessary repairs. Most of these are located in the central portion of the City east of Anderson Street, along Poplar Street and San Timeteo Creek. If the impetus to higher densities continue, they will be removed by the natural operation of the real estate market. However, this will result in displacement of current residents. Since substandard units are less expensive than units in good condition, they are likely to be occupied by lower income households. Therefore, when these units are replaced there will be a need for low cost housing for these displaced households. Examples of substandard housing in the City are shown in photographs 1, 2, and 3.

In addition, some of these units are in poor condition due to the fact that their owners are elderly people who have owned them for quite some time. Although they may have substantial equity in their homes, they do not have the income to afford the necessary repairs. They will need assistance to make repairs, perhaps in the form of deferred loans.

The cost of housing determines whether or not a household will be able to obtain an adequately-sized unit in good condition in the area in which they wish to locate. Table 28 shows housing values and rents in Loma Linda in 1980 in relation to those of other cities in the region. The median value of owner-occupied, non-condominium units in Loma Linda was higher than that for the County as a whole and surrounding communities (except Upland). Median rents in Loma Linda, however, were even with the County median, lower than Grand Terrace, Upland, Rialto and Redlands, and higher than the cities of Colton and San Bernardino. This disparity between high housing values and low rents can partially be attributed to the fact that there is a large student-renter population in the City paying lower rents. On the other hand, most single-family homes or owner-occupied units in the City have been built in the foothills within the past 20 years and are priced well above the regional median.

As an indication of the affordability of Loma Linda's housing, the 1980 median income can be compared with the 1980 median home value. Using the federal Department of Housing and Urban Development Standard that a household can afford to purchase a unit worth up to three times its gross annual income, in 1980, a household earning the median income for the City (\$14,767) could have afforded a house priced at \$44,301. This is well below the City median value of \$77,000. Loma Linda, however, has a high student-renter population which has no intention of purchasing homes in the City. In addition, incomes received by this population are low and, therefore, bring down the figure for the City's median income. These two factors help explain the disparity between what is considered affordable housing, as based on the City's median income, and the price of housing available in the City.

A survey of 1984 housing sales prices in Loma Linda revealed that single-family units were sold for between \$28,500 and \$137,000 (see Table 29). The wide range of prices for units sold last year indicates that low and moderate income households have not been entirely priced out of the housing market in the City. There is still, however, a need for affordable homes that are available for purchase by lower and moderate income groups.



Photographs of
Substandard Housing

TABLE 23
CHANGES IN HOUSING TYPE 1970 - 1980
LOMA LINDA

HOUSING TYPE	1970	(Percent)	1980	(Percent)
Single-family Detached	2,544	70.3	2,351	51.3
Single-family Attached	N/A	N/A	333	7.3
Duplex	274	7.6	255	5.6
3 to 4 Units	359	9.9	643	14.0
5 or More	299	8.3	585	12.7
Mobile homes	140	3.9	416	9.1
 TOTAL	 3,616	 100.0	 4,583	 100.0

Source: 1970 and 1980 U.S. Census. 1970 figures for single-family detached include single-family detached.

TABLE 24

UNIT TYPE AND TENURE - 1980

LOMA LINDA

UNIT TYPE	OWNER OCCUPIED		RENTER OCCUPIED		VACANT		TOTAL	PERCENTAGE
	#	%	#	%	#	%		
Single-Family Detached	1,340	57.0	738	31.4	273	11.6	2,351	51.3
Single-Family Attached	101	30.3	227	68.2	5	1.5	333	7.3
Duplex	52	20.4	197	77.3	6	2.3	255	5.6
3-4 Units	18	2.8	553	86.0	72	11.2	643	14.0
5+ Units	31	5.3	518	88.5	36	6.2	585	12.7
Mobile Homes	306	73.6	79	19.0	31	7.4	416	9.1
TOTAL	1,849		2,312		423		4,583	100.0

Sources: 1980 U.S. Census

TABLE 25
UNIT TYPE AND TENURE BY CENSUS TRACT - 1980
LOMA LINDA

TYPE AND TENURE	CENSUS TRACTS		CITY TOTAL
	72P	73P	
Single Family Detached	120	2,231	2,351
Owner-Occupied	87	1,253	1,340
Renter-Occupied	22	716	738
Vacant	11	262	273
Single-Family Attached	0	333	333
Owner-Occupied	0	101	101
Renter-Occupied	0	227	227
Vacant	0	5	5
Duplex	0	255	255
Owner-Occupied	0	52	52
Renter-Occupied	0	197	197
Vacant	0	6	6
3 to 4 Units	0	643	643
Owner-Occupied	0	18	18
Renter-Occupied	0	553	553
Vacant	0	72	72
5+ Units	0	585	585
Owner-Occupied	0	31	31
Renter-Occupied	0	518	518
Vacant	0	36	36
Mobile Homes	131	285	416
Owner-Occupied	100	206	306
Renter-Occupied	31	48	79
Vacant	0	31	31
Total	251	4,332	4,582
Owner-Occupied	187	1,661	1,848
Renter-Occupied	53	2,259	2,312
Vacant	11	412	422

Source: 1980 U.S. Census

"p" indicates that a portion of the census tract is outside Loma Linda.

TABLE 26

CHARACTERISTICS OF VACANT UNITS 1970 - 1980

LOMA LINDA

VACANCY TYPE	1970	PERCENT	1980	PERCENT
Vacant for Sale	13	7.1	274	64.8
Vacant for Rent	110	60.4	90	21.3
Seasonal Home	-0-	-0-	9	2.1
Other	59	32.5	50	11.8
TOTAL VACANT UNITS	182	100.0	423	100.0

Source: 1980 U.S. Census

TABLE 27

AGE OF THE HOUSING STOCK 1980

LOMA LINDA

<u>YEAR BUILT</u>	<u>UNITS</u>	<u>PERCENT</u>
Before 1939	377	8.0
1940 - 49	423	9.0
1950 - 59	675	14.3
1960 - 69	1,210	25.7
1970 - 78	1,613	34.2
1979 - March 1980	285	6.0
March 1980 - Jan. 1984	134	2.8
 TOTAL	 4,717	 100.0

 Source: 1980 U.S. Census

California Department of Finance, Population Research Unit

TABLE 28

HOUSING COSTS - 1980

LOMA LINDA AND THE REGION

<u>JURISDICTION</u>	<u>MEDIAN VALUE</u>	<u>MEDIAN RENT</u>
Loma Linda	\$77,000	\$222
Colton	42,800	188
San Bernardino	52,600	196
Redlands	72,300	238
Grand Terrace	N/A	287
Rialto	60,400	269
Upland	89,200	306
San Bernardino County	63,400	223

Source: 1980 U.S. Census

TABLE 29

HOUSING SALES PRICES - 1984

LOMA LINDA

HOUSING TYPE	NUMBER OF UNITS	MEDIAN	AVERAGE	RANGE
<u>Single Family</u>				
<u>Detached</u>				
Resale				
1 Bedroom	1	-	-	\$ 28,500 -
2 Bedroom	4	-	-	\$ 25,000 - \$ 53,000
3 Bedroom	9	\$ 71,000	\$ 73,611	\$ 53,000 - \$ 94,500
4+ Bedroom	9	\$107,000	\$113,443	\$ 89,900 - \$167,000
Original Sale				
1 Bedroom	0	-	-	-
2 Bedroom	0	-	-	-
3 Bedroom	5	\$ 97,000	\$ 99,870	\$ 95,000 - \$118,950
4 Bedroom	7	\$ 8,990	\$103,337	\$ 89,900 - \$137,000
<u>Single Family</u>				
<u>Attached</u>				
Resale				
1 Bedroom	0	-	-	-
2 Bedroom	10	\$ 67,000	\$ 68,140	\$ 53,500 - \$ 80,000
3 Bedroom	0	-	-	-
4 Bedroom	0	-	-	-
Original Sale				
1 Bedroom	0	-	-	-
2 Bedroom	1	-	-	\$ 68,225 -
3 Bedroom	0	-	-	-
4+ Bedroom	0	-	-	-

Source: California Market Data Center; Sales reported 1983

TABLE 30

RENTAL RATES 1984-1985

LOMA LINDA AREA

HOUSING TYPE	NUMBER OF UNITS	MEDIAN	AVERAGE	RANGE
<u>Attached Units</u>				
1 Bedroom	9	\$375	\$340	\$255 - \$400
2 Bedroom	31	\$385	\$371	\$275 - \$550
3 Bedroom	1	-	-	\$600
4+ Bedroom	0	-	-	-
<u>Detached Units</u>				
1 Bedroom	0	-	-	-
2 Bedroom	4	\$525	\$506	\$400 - \$550
3 Bedroom	2	\$625	\$625	\$600 - \$650
4+Bedroom	2	\$750	\$750	\$650 - \$850

Source: Redlands Daily Facts, The Sunday Sun
 United Property Management

IV. SUMMARY OF HOUSING NEED

Assuring the availability of adequate housing for all social and economic segments of Loma Linda's present and future population is a primary goal of the City. To implement this policy the City must target its programs and monetary assistance toward those households with the greatest need. This is a summary of the major housing need categories in terms of income groups as defined by Federal and state law. The City recognizes the special status of very low and lower income households who in many cases are also elderly, minority or single-parent households. City housing programs focus on these households.

A. Growth Needs

Based on SCAG '82 - Regional Growth Forecast, the City of Loma Linda is expected to grow to a population of 12,334 by 1990 - an increase of 2,120 people or 1,061 households over 1984. No problem is foreseen with the private market's ability to produce sufficient housing to accommodate the growth. If current market conditions continue the new housing which is built will be affordable to moderate and upper income households. None of the units constructed over the next five years are expected to be affordable to very low income households unless their development is subsidized directly or indirectly.

B. Substandard Housing

Currently Loma Linda is estimated to have a total of 147 substandard units, only 20 to 30 of which should be replaced. Most of the substandard units are located along San Timoteo Creek, east of Anderson Road and south of Redlands Boulevard. Since this estimate is in part based on the age of the housing stock, it may overstate the problem somewhat. Many of the City's older units are well built and well cared for.

Of the substandard units, 100 units are owner-occupied, and 58 of these are lower income homeowners (i.e., having an annual income less than 80% of the regional median). Many of these are elderly households who are living on fixed retirement incomes, and are no longer able to maintain their homes physically or financially. City and County staff will have to make a special effort to target rehabilitation assistance to senior citizens.

Lower-income renters occupy 47 of the substandard units in Loma Linda. Most of these are probably living in older single family units or converted single-family units. There is a new federally funded rental rehabilitation loan program which is operated by the County Office of Community Development. Currently Loma Linda does not have a program, other than code enforcement, to address the need for rehabilitation of rental housing.

C. Overpaying Households

The federal government has adopted a national standard that households should pay no more than 30% of their gross monthly income for housing. Otherwise, they are considered to be paying more than they can afford and are probably skimping on other necessities (health care, food, clothing) to pay for housing. Sales and rental rates in Loma Linda are so high that in 1984 it is estimated that 367 households paid more than they could afford for housing. 138 of these are lower income homeowners and 229 are lower income renters. The latter group is in a particular bind because they do not have the option of selling their homes to relieve the burden. Since these households are concentrated in the center of town where there is also a high proportion of single person households, many are undoubtedly seniors or students. If they are students, it is likely that their low-income status is only temporary. There are two ways to assist such households: directly, through rent subsidy programs such as the federal Section 8 Rental Assistance program and indirectly through programs that encouraged the production of new rental housing affordable to lower income households.

D. Special Housing Needs

In addition to the categories of housing need identified above, the housing needs analysis revealed that there are 556 households in Loma Linda in which at least one member has a handicap. These households are concentrated in areas which also have a large number of elderly households, so there is undoubtedly some overlap. They will need barrier-free housing, or assistance adapting their standard units.

There are 352 large families in Loma Linda and 213 overcrowded households. Larger housing units are generally more expensive to purchase or rent, and as a result, large, lower income households may have difficulties finding affordable rental housing that is large enough.

TABLE 31
EXISTING AND PROJECTED HOUSING NEEDS BY HOUSEHOLD - 1984

LOMA LINDA

Housing Need	Total Households	Income Level				Upper		
		Very Low	Low	Moderate				
<u>EXISTING NEED</u>								
Overpaying								
Total Renters	1367 988	813 724	253 204	162 50		139 10		
Substandard								
Owners Renters	100 47	-	58 33	-	N/A N/A	N/A N/A		
Special Needs								
Elderly Handicapped Large Families Overcrowded Minority Female Head Below Poverty Level	909 556 352 213 755 542 1502	-	-	-	-	-		
1990 GROWTH	1,061 100.0%	194 19.07%	276 27.18%	191 18.85%	355 34.90%			

Source: 1980 U.S. Census
SCAG Regional Housing Allocation model
1983 San Bernardino County Housing Assistance Plan

Note: Special needs figures cannot be totaled because categories are not exclusive of one another. Figures are projected based upon the County's 1983 Housing Assistance Plan and 1980 Census Data.

V. CONSTRAINTS ON HOUSING PRODUCTION

Although the City of Loma Linda recognizes the need for sound, affordable housing for all of its residents, this goal is not easy to achieve. The City itself does not produce housing and its resources to encourage others to do so are limited. In addition there are physical constraints (such as flood hazard areas and inadequate water supplies), factors in the operation of the construction industry, and laws and regulations (Subdivision Map Act and the Uniform Building Code) which impact the cost and amount of housing produced, and over which the City has no control. This section discusses all these constraints.

A. Land Inventory

The lack of developable vacant land is not a problem in Loma Linda. An inventory of land in the City revealed that there are approximately 880 acres of existing vacant residential land within the existing City boundaries that could yield at ultimate buildout, about 5,350 housing units. Between 770 and 850 units are expected to be built on this land by 1990 based on growth trends since 1977. Table 32 shows a breakdown of the way this land is anticipated to develop.

There are also a number of areas in the City where existing residential land uses are not built at the maximum density allowed by the zoning on those properties. This land is called underutilized land. If built out at the maximum density allowed by existing zoning, the underutilized land would yield approximately 1170 dwelling units. Figure 3 shows vacant and underutilized land in the City. Most of the areas that are zoned for higher density have access and circulation problems (substandard streets and lack of through streets). They are also in the flood plain for San Timoteo Creek. As a result, only 100-200 units are expected to be added to the housing stock in the City through development of underutilized land by 1990.

Most new residential development anticipated to be constructed within the next five years in the City is expected to occur as a result of new development rather than recycling because of the infrastructure and flooding problems in underutilized areas. There has been little done to convert the existing underutilized housing stock to more intense residential uses. In addition, very little land zoned for commercial use has been converted to residential use.

B. Physical Constraints

The physical constraints of development in Loma Linda can be divided into two types - infrastructure constraints and environmental constraints. Infrastructure constraints are related to the man-made public facilities, such as sewer, electricity or water, available to a piece of property within the City. Environmental constraints involve natural hazards or lands potentially adversely affected by development.

1. Infrastructure Constraints

Water Service - Water is provided to all land areas in Loma Linda through the City owned water system. The City's water supply is adequate to serve existing demands. However, during times of peak demand, water storage supplies in the City are tapped close to the maximum available. This potentially inadequate water supply presents a constraint on the construction of new housing in the City. The Loma Linda Department of Public Works, however, is moving to solve this problem and expects that by the end of 1985, a new well will be developed in the City to help meet the increasing demand from expected development. With the additional well the water supply in the City will be sufficient to meet the need of existing and proposed development. Over the longer term (1990 and beyond) additional improvements to the water system may be necessary.

Sewer Service - Sewer Service is provided to Loma Linda through the City of San Bernardino. This sewer system is currently working close to maximum capacity and will not be able to accommodate a great deal of new demand. The City of San Bernardino, therefore, has developed a program by which land owners in the sewer system service area who wish to develop their properties within the next five years, can purchase "capacity rights" for each structure to be built. Capacity rights guarantee that a property will be served by the San Bernardino Sewer system when that property is developed. The money collected from the sale of these capacity rights will be used to fund the construction of a new treatment plant in the City of San Bernardino expected to be completed by 1990. All capacity rights available to allow sewer connections within the next five years were sold before September 14, 1984 -- a deadline set by the City of San Bernardino. Landowners who wish to develop their property before 1990, but who do not have capacity rights, can either purchase rights through the City, from another land owner wishing to sell, or forego development of their project altogether. This presents a major short-term constraint on the development of new housing in Loma Linda, but ensures that in the long-term sewage treatment facilities will be available to serve expected growth.

School System - Schools in Loma Linda are provided through the Redlands School District. At this time, the school district indicates that public schools in the Loma Linda area are at or over capacity. Expected new growth in the area will impact these schools requiring the expansion of existing facilities or the construction of new schools. The school District has proposed the collection of development fees for new construction in Loma Linda and surrounding areas to help fund expansion and new construction of facilities. The City has passed an ordinance to allow for collection of development fees for the provision and support of public schools in the area. The amount of the development fee has not yet been set. Private schools (particularly church-related schools) in the area currently serve a large portion of the City's school age children.

2. Environmental Constraints

Topography - Land in the southern area of the City is characterized by steep slopes and rugged land forms that in many places may not allow residential development. Zoning in these areas reflects these land forms.

Flood Hazards - Flood prone areas in the City are located along San Timeteo Creek between the east and west City limits as shown on Figure 4. These areas are currently developed with older residential uses and, in some areas, are zoned for multiple family uses (see Figure 6). This flood hazard represents a constraint on development which will cost at least \$10 million to correct. The Army Corps of Engineers is currently investigating the situation to determine if the San Timeteo Creek flood prone areas warrant priority attention for federal funding. If so, the necessary drainage improvements could be made sooner than otherwise anticipated. No flood control improvements, however, are expected to be implemented within the next five years. The City of Loma Linda has not adopted development policies recommended by the Federal Emergency Management Agency (FEMA). FEMA has indicated that as a part of the flood hazard management program they will expect the City to adopt a policy prohibiting construction in the floodway until the recommended flood control improvements are completed.

Seismic Hazard Areas - Loma Linda has a number of seismic risk areas located primarily along two fault lines which run through the City from north to south. These seismic risk areas are shown on Figure 5. California's Alquist-Priolo Geologic Hazard Zone Act requires comprehensive geological studies in state-identified fault zones, and a ban on building for human occupancy in fault zones and across active fault traces where primary ground rupture may destroy structures. This represents a constraint on the construction of new housing in identified seismic risk areas of the City.

Noise - Of all land uses, residential land uses are considered the most sensitive to loud noise. Major noise generators in the City are the Southern Pacific Rail Road, the I-10 Freeway, and Norton Air Force Base. Figure 5 shows to what extent these noise generators effect surrounding lands. The City has a policy not to allow residential development within high noise areas. Residential development near any high noise area calls for special considerations relating to noise attenuation. These measures could add to the cost of development. The state-mandateds airport noise control and land use compatibility study may result in pressure on the City to change its land use policies in the vicinity of Norton AFB.

Safety - Constraints on the development of housing in Loma Linda in terms of safety take three forms: a) the high fire risk in hillside areas, and b) the Norton Air Force base crash zone, and c) the risk of a hazardous waste spill on Interstate 10. The hilly areas in the southern portion of the City are high fire risk areas due to the abundance of natural and introduced vegetation and the inability of some fire fighting equipment to access the area. The City has specific standards for development in this area to reduce fire risks. Fire risk and the subsequent development standards do not represent a significant constraint on development.

The second major safety constraint on development relates to the Norton Air Force base crash zone. Flight paths of aircraft from the base, which is located just north of the City, extend into the northern portion of Loma Linda as shown on Figure 5. This area is considered the base's "crash zone" or the area in which aircraft crashes are most likely to occur. Residential development is not allowed within the zone. This represents a significant constraint on the development of new housing in the City.

C. Market Constraints

The cost of all housing rose between 1970 and 1980 as the cost of each component rose. Since 1980 costs have stabilized somewhat, and in a few areas fallen. The major components of housing costs are: land, labor, materials, financing, overhead, and profit. The cost of each of these will vary significantly depending on the location of the development and the type of house being built. Land in some areas costs more per square foot than land in other areas. In Loma Linda, an acre of single-family land can cost from \$55,000 to \$223,000 with the average single-family lot costing \$13,310. An acre of multi-family land costs between \$191,725 and \$210,898. This works out to an average of \$12,000 per unit.

Construction costs also vary according to the type of development. Multi-family housing is generally less expensive to construct than single family housing. However, there is a wide variation within each type depending on the size of the unit and the number and quality of the amenities offered. This includes such obvious items as the inclusion of fireplaces, swimming pools and tennis courts, as well as the less obvious decisions on the grade of carpeting and tiles used, types of appliances and light fixtures, and quality of cabinetry and other woodwork.

Table 33 shows the average percentage contribution of each cost factor to the overall cost of constructing a single family house in southern California over the past 10 years. The factor which has most impacted housing costs in recent years is the cost of financing. Developers as well as home buyers have found it difficult to acquire financing even if they could afford the high interest rates. A reduction in interest rates would probably lead to increased development activity throughout the County, including Loma Linda. However, the trends appear to be toward rising rates. It is for this reason that the City has begun to use its bonding powers to provide affordable financing for low and moderate income housing development.

Manufactured housing (including both mobile homes and modular housing) is, in some cases, significantly less expensive than conventional construction. However, even within this type of housing there is a wide range of prices depending on the size and finish of the units. In 1984, the average cost per square foot of a manufactured house was \$33, not including land cost. In 1980, Loma Linda had 416 mobile homes which was approximately 9.1 percent of the total number of units in the City.

In an effort to provide more affordable housing, the City of Loma Linda has set aside 60 acres for a mobile home subdivision. At 7 to 8 units per acre, 420-480 mobile home units are planned. In order to comply with FEMA regulations, pads will be elevated in the flood prone area so that the units will be above the 100 year flood area.

The interrelationship of the cost components is very complex and shifts significantly from area to area and development to development. For example, where a developer has owned a piece of land for five or ten years (speculating that it would be valuable in the future) the cost of land per unit would be less than if it had been recently purchased. Finally, the availability of skilled construction crews who will work for less than union wages can reduce costs. The number of factors which must be considered by the developer and can be adjusted to make a project pencil out mean that it is difficult to describe an average or typical project.

D. Governmental Constraints

Local government can constrain the production of adequate affordable housing by (1) limiting the amount of land zoned for residential development or the densities at which it can develop; (2) unduly delaying the processing of development applications; or (3) charging fees which increase the final cost to the consumer beyond the affordable range.

The majority of the land in the City is zoned for residential development (see Figure 6) and much of this land is vacant. The City cannot be said to discourage residential development. Much of the vacant land, however, is held in large parcels by single landowners who do not wish to develop in the near future. Although not a government constraint, this does represent a constraint on the production of new housing. Over the next five years this tendency is expected to be offset by the annexation of additional vacant developable land to the east of the City.

Development fees charged by the City are slightly higher than those charged by surrounding cities (see Appendix B). However, most of the difference is in the cost of water and sewer service. The higher fees reflect the need to make major capital improvements to treatment and storage facilities in order to accommodate growth. Much of the costs are beyond the City's control and reflect the pass-through of charges from other agencies. Because of its overcrowded public schools, the City has passed an ordinance to allow for a development fee for the provision and support of schools in the area. The amount of this fee has not yet been set. These higher fees present a minor constraint on development of new housing in the City--growth has not slowed appreciable because of them. Zoning and land use designations provide for a balance of single-family, multi-family, and mobilehome development (see Table 32). Development proposals which do not require a zone change, general plan amendment, or extensive environmental review are processed expeditiously (generally within 60 days they can pull building permits). Due to the increased public notice and public review times, those requiring zone changes, General Plan amendments, or extensive environmental review take longer, but still comply with all mandated time limits.

The City uses the most recent edition of the Uniform Building Code (currently the 1982 edition). The City has little control over the provisions of the code. Some of the provisions of the code (earthquake safety, noise attenuation, and energy conservation) have increased the cost of construction of housing. However, the increased cost is offset by greater safety and livability and decreased utility costs.

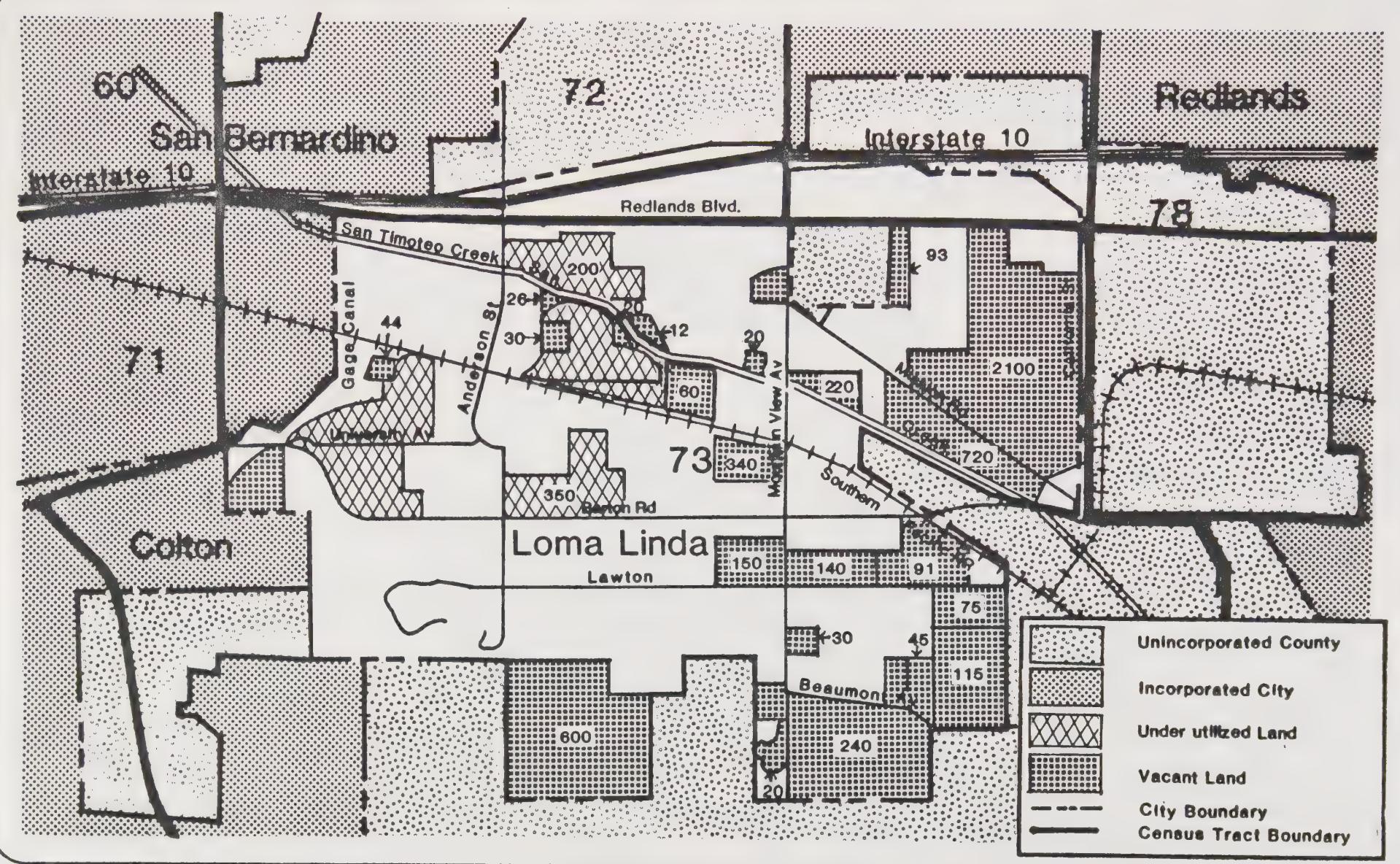
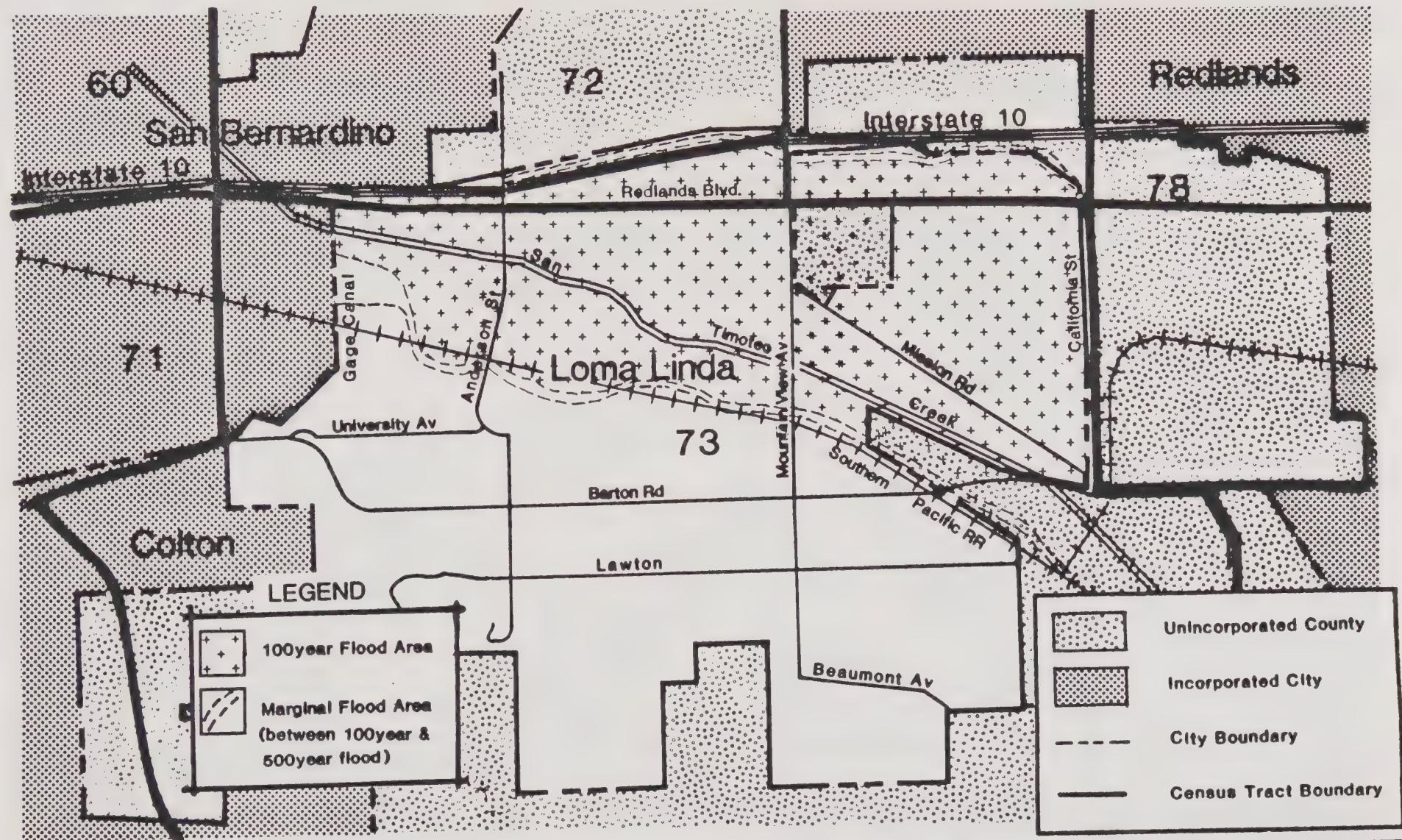


Figure 3:
Land Inventory



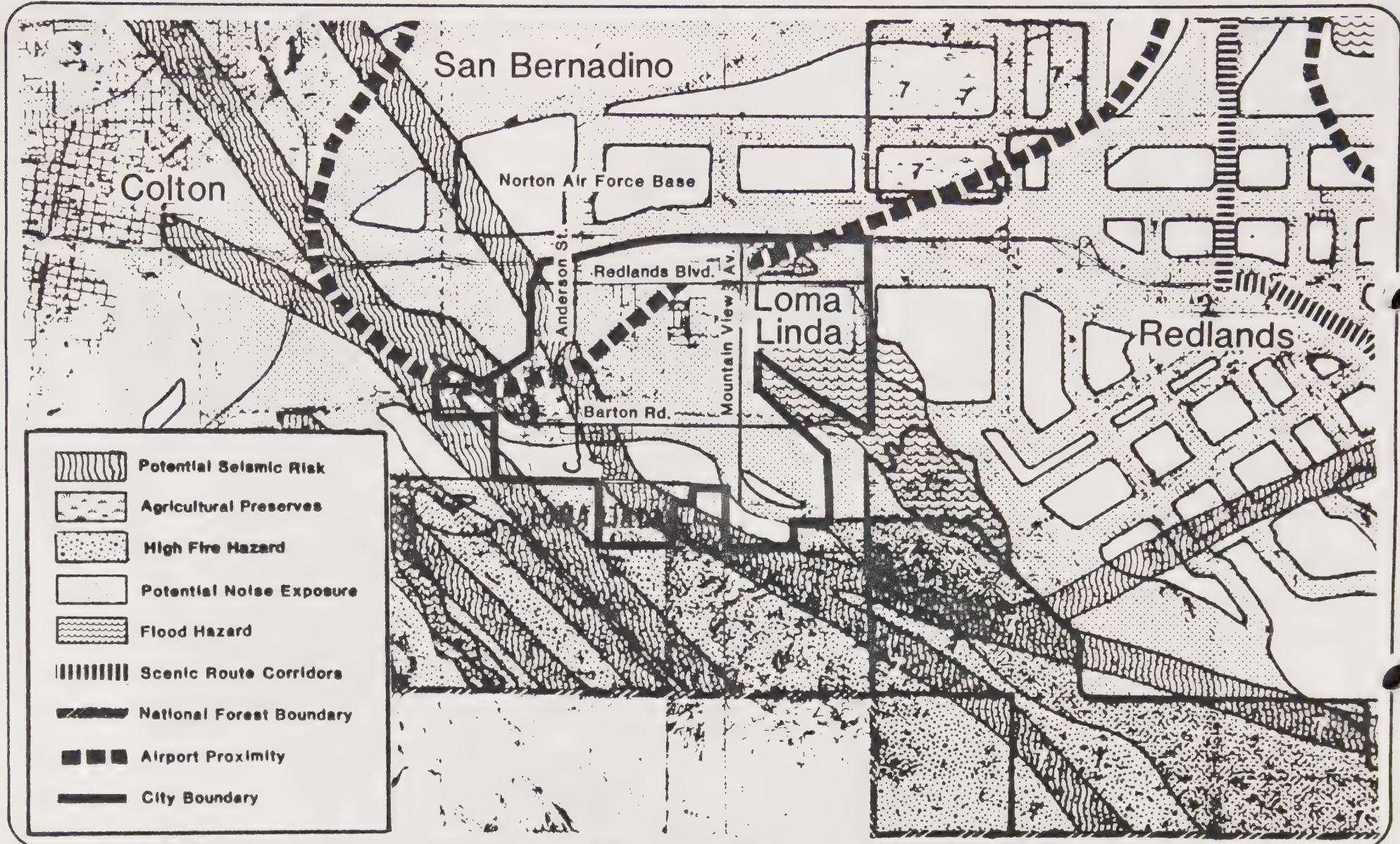
SOURCE: City of Loma Linda



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Figure 4:
Flood Prone Areas

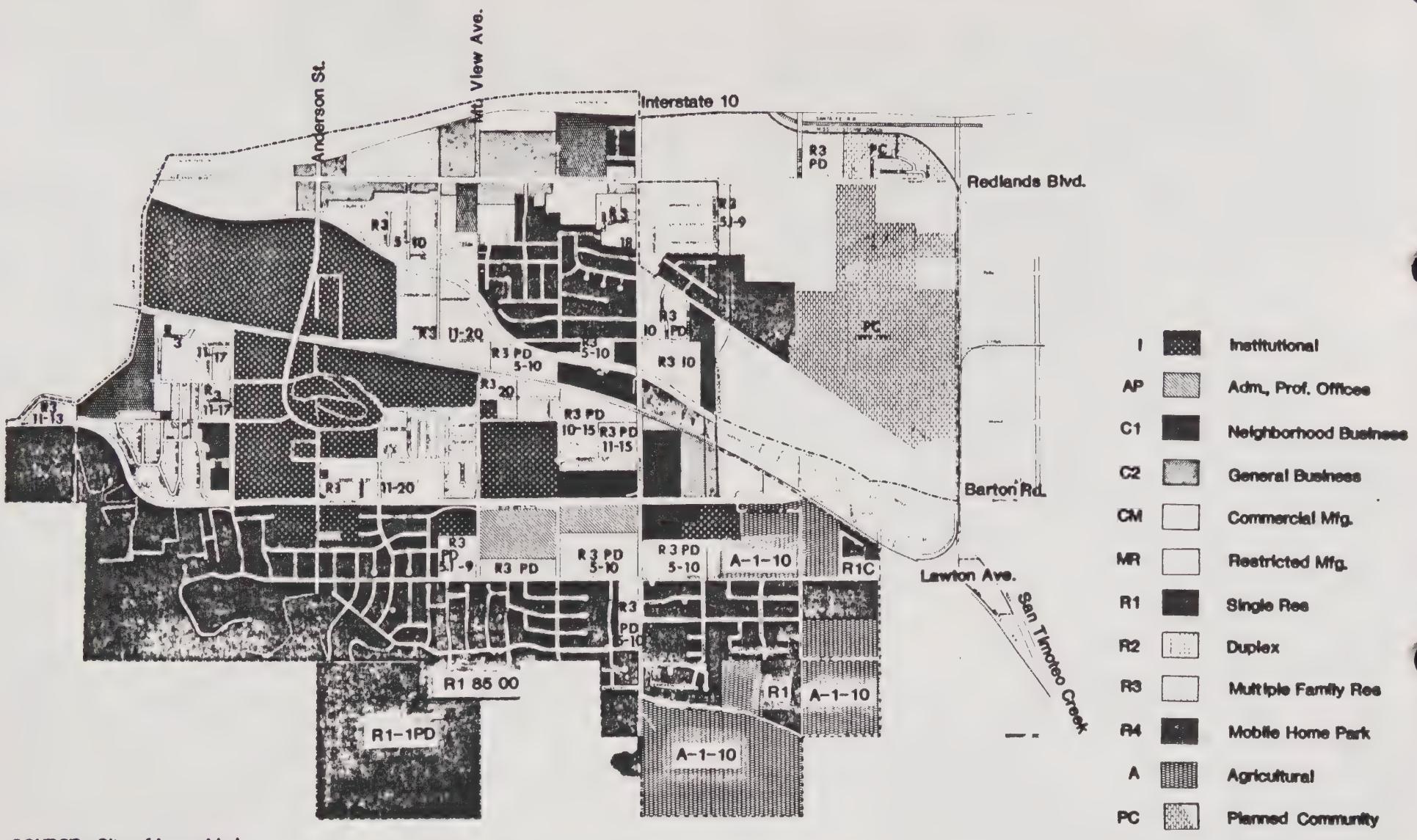


Source: San Bernardino County Planning Department

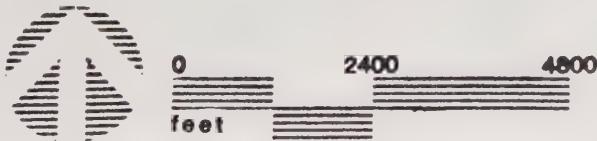
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Figure 5:
Development Constraints



SOURCE: City of Loma Linda



DACH

Figure 6:
Loma Linda Zoning

TABLE 32
MAXIMUM ADDITIONAL RESIDENTIAL DEVELOPMENT CAPACITY
LOMA LINDA

ZONE	ACRES	CAPACITY	UNDERUTILIZED LAND ADDITIONAL UNITS	TOTAL	DEVELOPMENT EXPECTED 1990	
					Low Estimate	High Estimate
Low Density Single Family (R-1, A-1)	433	1268	-0-	1268	400	800
Medium Density Multiple Family (R-3, PC)	350	3355	1170	4525	450	600
Mobile Homes (MHS)	90	720	-0-	720	250	350
Non-Residential Zones	n/a	-0-	-0-	-0-	-0-	-0-
TOTAL	873	5343	1170	6513	1100	1750

Source: City of Loma Linda.

NOTE: The residential development capacity of vacant land was estimated using the average density of existing development in the City.

TABLE 33

COST COMPONENTS

RESIDENTIAL DEVELOPMENT

LOMA LINDA

1970 - 1980

COMPONENT	1970 %	1976 %	1980 %
Construction			
Labor	20.9	18.6	15.5
Materials	35.1	30.4	27.0
Improved Land	21.0	25.0	27.8
Interim Financing	6.5	8.5	12.0
Overhead & profit	12.0	12.5	5.0
Other	4.5	4.9	5.0
TOTAL	100.0%	100.0%	100.0%

Source: Construction Industry Research Board

Note: Category "OTHER" includes insurance, marketing, etc. Profit and overhead category is a residential estimate remaining after determination of the cost of other components.

VI. PROGRAMS AND POLICIES

A. EXISTING PROGRAMS

The city of Loma Linda adopted San Bernardino's Housing element by reference when it incorporated. The City participates with the County in a number of programs to help meet identified housing needs. These are:

Community Development Block Grant (CDBG)
Rehabilitation Loans
CDGB Emergency Repair Grants
Section 8 Rental Housing Assistance
Land Use Element of Loma Linda General Plan
Zoning Ordinance
Planned Unit Development and Planned Community Standards
Scattered Sites Public Housing Program
Manufactured Homes
Industrial Development Bonds - Loans to Lenders
Density Bonus for Affordable Housing Program

This section discusses the accomplishments of the City in implementing these programs, describes changes which have occurred in City housing programs; and proposes additional programs to meet identified needs. Table 34 summarizes the information contained in this section.

CDGB Rehabilitation Loan Program

The City of Loma Linda contracts with the Office of Community Development of the County of San Bernardino to administer their rehabilitation loan program. CDBG funds are used to subsidize below market interest rate loans to qualified low and moderate income households in target neighborhoods in the City. The City also has a deferred loan program for households which cannot qualify for bank loans. Funds are used to bring the units up to code standards and provide additions for overcrowded households. Since 1981, one loan for \$15,000 has been made in the City of Loma Linda. Although more loans are likely to be made over the next five years, the program is constrained by the fact that most of the substandard units are located in flood hazard areas and on land zoned for higher density. As a long-range policy, the City would prefer to encourage the construction of replacement housing and redevelopment of the area at higher densities and with structures designed to withstand flooding.

Emergency Repair Grants

CDBG funds are used to provide grants to lower income senior citizens and handicapped homeowners to make emergency repairs to their units. This program is also administered by the County Office of Community Development for the City. Since 1981, 20 households have been assisted. This program is expected to continue to be popular with senior citizens.

Section 8 Rental Housing Assistance

The Section 8 Rental Subsidy Program provides for the payment of rental subsidies on behalf of eligible individuals and/or families leasing privately

owned and existing dwelling units within the City. Section 8 makes up the difference between up to 30 percent of an eligible household's income and the market rent for their unit. In 1983, 35 households were participating in the program in Loma Linda.

Land Use Element of the Loma Linda General Plan

The prime vehicle for allocating appropriate land uses within Loma Linda is the Land Use Element. As such, it is the primary means of implementing housing policies. The City has designated land for both single-family and multi-family housing such that at buildout, the City will have a balance of unit types and densities. The City has also set aside 60 acres for mobilehomes in recognition of the potential for meeting local demands for affordable ownership housing.

Zoning Ordinance

The Zoning Ordinance implements the policies of the Land Use Element. This is an important tool in that it spells out specific densities and development criteria for all land in the City. Zoning designations can be adopted which allow higher densities or mixed uses in certain cases, to implement affordable housing policies. The density bonus program provides just such flexibility.

Planned Unit Development and Planned Community Standards

Loma Linda's planned unit development (PUD) and Planned Community (PC) standards, which apply to all vacant land in the City, are flexible. In certain cases, PUD and PC standards allow density transfers, flexible street and setback requirements and density bonuses. This flexibility can be used by the City to encourage the construction of affordable housing while still allowing the developer to realize a profit. It is also useful in permitting full development of properties with environmental constraints such as steep slopes or flood hazards.

Scattered Sites Program

The Scattered Sites Public Housing Program, which is administered by San Bernardino County, is designed to provide small scale public housing throughout the County. Public housing units developed through this program are intended to blend in with existing neighborhoods and provide an opportunity for lower income households to live in neighborhoods throughout the City. As of July 1984, there were 12 units provided through this program in Loma Linda.

Manufactured Homes

The City allows development of manufactured housing on single lots in all R-1 residential zones and has received applications for a number of mobile home subdivisions in these areas. This practice helps encourage the development of low cost housing in the City. In addition, the City has zoned 60 acres for mobilehomes at 7.5 units/acre in order to encourage mobilehome subdivisions.

Housing Bonds - Loans to Lenders

The City used its bonding capacity through the loans-to-lenders program to provide low interest loans to developers of 99 congregate housing units for senior citizens. As other projects are proposed, the City will consider similar assistance for them.

Density Bonus for Affordable Housing Program

Loma Linda allows developers a density bonus of up to 100% for the provision of at least 25% of their proposed residential projects for low and moderate income households. This program adds to the City's supply of affordable housing while not burdening developers.

Fair Housing Counseling

Through the Urban County Community Development Block Grant program, Loma Linda contributes to Inland Mediation Service which provides information and counseling to people seeking help with landlord tenant disputes and housing discrimination. The City will continue to support this program.

B. NEW PROGRAMS

In order to encourage the production of a variety of housing types in a range of prices and locations, the City is proposing to adopt the following programs:

Solar Water Heating

After January 1, 1986, the City will require that all new housing constructed in the City be plumbed for solar heating. The cost of providing the additional plumbing is negligible (generally less than \$100 per unit) but the potential benefit in energy cost savings for owners who elect to install solar water heaters is significant. Since energy costs can be the second most expensive item of housing (after rent or mortgage payments), this is a means of encouraging not only energy efficiency but also affordable housing.

Rental Housing

One of the major housing needs in Loma Linda is that of affordable rental housing for students and employees of Loma Linda University and Medical Center and the Veterans Hospital. It is in the best interest of the City that any housing built to meet this need be privately owned so that it remains on the tax rolls. The City will expand its use of incentives to encourage the production of good quality, affordable rental housing - through the use of multi-family rental housing bonds and density bonuses. By cooperating with the San Bernardino County Office of Community Development, the staff time and expense of these revenue bond issues can be avoided. Therefore, the City will pursue this option. Currently two projects (for 144 units and 200 units) are underway. Since the need is for lower income rental housing, the City will seek to ensure that at least 25% of the units are affordable to households earning less than 80% of the median.

Public Improvements

The City will continue to seek ways to upgrade or provide public improvements in those areas of the City which have the potential of developing to higher densities. Since these areas are also likely to be flood prone, a major part of this will be to provide flood control measures along San Timoteo Creek or design both public improvements and future developments to withstand periodic flooding.

TABLE 34
SUMMARY OF PROGRAM ACCOMPLISHMENTS AND GOALS

PROGRAM	RESPONSIBLE AGENCY	FUNDING	LOMA LINDA		GOAL 1984-89
			GOAL 1981-85	ACHIEVED 1981-84	
CDBG Rehabilitation Loan Program	S.B. County City of Loma Linda	Department of Housing and Urban Development (HUD)	-	1 loan \$15,000	continue (3 loans)
CDBG Emergency Repair Grants	City of Loma Linda S.B. County	(HUD)	-	20 households	continue (25 grants)
Section 8 Rental Housing Assistance	City of Loma Linda and San Bernardino Housing Authority	(HUD)	-	35 households	continue 5 additional households
Land Use Element of the Loma Linda General Plan	City of Loma Linda	City of Loma Linda	Balanced Mixture of Housing Types	on-going	continue and monitor absorption rates
Zoning Ordinance	City of Loma Linda	City of Loma Linda	-	on-going	continue
Planned Unit Development and Planned Community Standards	City of Loma Linda	City of Loma Linda	-	-	continue 3 developments
Scattered Sites Program	San Bernardino County Housing Authority	San Bernardino County Housing Authority	-	12 units provided	continue 3-6 additional units
Manufactured Homes	City of Loma Linda	City of Loma Linda	-	-	continue and encourage development on MH zoned land
Housing Development Bonds	City of Loma Linda	Proceeds of Bond Issue	-	99 congregate senior citizen housing units 350 rental units	continue 1 or 2 additional affordable projects (100-500 units)

TABLE 34
(continued)

SUMMARY OF PROGRAM ACCOMPLISHMENTS AND GOALS
LOMA LINDA

PROGRAM	RESPONSIBLE AGENCY	FUNDING	GOAL 1981-85	ACHIEVED 1981-84	GOAL 1984-89
Density Bonus for Affordable Housing Program	City of Loma Linda	City of Loma Linda	-	-	encourage use in combination with other programs to achieve affordable housing
° Solar Water Heating	City of Loma Linda	private	-	-	all new housing plumbed for solar heating
° Rental Housing	City of Loma Linda S. B. County	Bond issues	-	-	3-6 developments (100-500 units of affordable rental housing)
° Fair Housing	Inland Mediation S. B. County	HUD	-	-	Assist all households needing landlord/tenant or fair housing counseling

VII. SUMMARY OF PROJECTED ACCOMPLISHMENTS

Based on growth and development trends for the past five years and considering the decreasing amount of funding available from federal, state, and local sources for housing programs, staff projects that the City can expect the following results from the programs contained in this housing element over the next five years:

- Loss of less than 1% of the affordable housing stock condominium conversions, mobilehome park conversions, or demolitions.
- Rent Assistance (Section 8 or other) to 5-7 households over the next five years. (For a total of 50-55 households)
- Rehabilitation or repair of 5-6 units per year as a result of code enforcement and rehabilitation loans and grants (25-30 total).
- Development of approximately 1100-1750 new residential units over the next five years. All of the new housing will be affordable to moderate and upper income households. Less than 30 percent are expected to be affordable to low and very low income households.

VIII. PROCEDURAL REQUIREMENTS

A. PUBLIC PARTICIPATION

The existing Housing Element of the City of Loma Linda was taken from the comprehensive General Plan of the County of San Bernardino. As a result, it is not very specific to the City. This element corrects that.

Housing issues are discussed each year in Loma Linda, however. Public hearings are held annually on the City's participation in the Community Development Block Grant program of the County of San Bernardino. Housing and housing-related programs are a major expenditure in the Block Grant program. The city also participates in the Mortgage Revenue Bond Program of San Bernardino County.

The draft Housing Element was discussed in two public meetings during its development (one before the General Plan Review Committee and one before City Council). In addition, a public hearing will be held to take testimony and respond to any comments on the draft before final adoption.

The City intends to continue to cooperate with San Bernardino County Fair Housing Council and the San Bernardino County Housing Authority in promoting equal housing opportunity for all economic segments of the community.

B. GENERAL PLAN CONFORMANCE

The Housing Element is only one of nine elements in the City's General Plan. The authors of the Land Use Element considered housing issues during its development and so it is consistent with the policy direction of this draft.

Since Loma Linda participates in the County housing programs, few changes were proposed to the adopted housing goals, policies, and action items. These changes will not effect the consistency with other elements of the General Plan. They are designed to address specific housing needs which have been identified and to improve monitoring of housing element performance.

C. MONITORING

Because of the dynamic nature of local conditions and needs, periodic review and revision of the housing element is critical to assure relevance and achievement of its objectives. Staff will monitor all programs on a continuing basis. The entire Housing Element will be revised in 1989, as required by State law.

Loma Linda: Re: The Homeless

Although no shelter programs exist in Loma Linda per se, (nor does San Bernardino County operate any programs), the area is serviced by private organizations in surrounding communities. Currently there is an attempt by a coalition of agencies called HEART (Housing Emergency Area Residents and Transients), to provide a countywide shelter program.

Existing programs in the surrounding community include a referral service offered through Catholic Charities in Colton. Here they work with local funds, (private contributions and grants), to house people in local motels, and through a special arrangement with local real estate offices, they shelter people when vacancies exist in homes and apartments. The maximum stay for client in motels is 7 days, unless extenuating circumstances exist which case they might possibly extend the length of stay to 14 days. However, according to Beverly Earl at the charities, the motel voucher system does not work well as it does not allow the client enough time to become settled and it is very expensive. It was estimated that for a family of four to spend 7 days in a motel it will cost about \$120. The real estate contact is much more advantageous as the client is allowed to stay 30 days in which time the client will have a more stabilized, stationary situations and the cost for 30 days is only \$200.

The Catholic charities' clients come from everywhere, including out of state and local San Bernardino. The Charities receive two categories of people, one, the local people who have lived within the area for two years or more and have lost their home due to medical reasons, loss of job or eviction, and secondly, the new arrivals to the area who came seeking a new life and did not

find what they expected, and had limited resources to support themselves.

Mrs. Earl mentioned that the length of time the clients needed support varied from case to case. (Mrs. Earl mentioned that she would send statistics on the number of people they help each month).

The Seventh Day Adventist in Loma Linda used to provide a referral service for the homeless through their ACTS organization. However, their shelter referral program is no longer active as funds do not exist and the Salvation Army in San Bernardino, which used to house the homeless has been closed for two years. However the church does help provide food, blankets and clothes when funds are available.

Addie Tarnagle, director of ACTS stated that Loma Linda receives about 40-50 people a month who come by way of the rail road and in addition to this they receive others passing through town in automobiles. She mentioned that quite a few people have become homeless because they do not know how to budget their money and there is nobody to show them how. In addition, it takes a family of four about \$1,200 (1st and last months rent plus a deposit) to move into a house these days in their area and the people do not have that much money, nor are there any agencies to provide these funds. Concomitant to this, the DPSS has restructured its services and the only social workers left deal excessively in family protective services.

APPENDIX A

CITY OF LOMA LINDA

DEVELOPMENT COSTS AND FEES

1. Street Improvement and Dedications (O-#32 & #189, R-#392). For all new construction or additions in excess of 50% of the value or square footage of the original building, the applicant shall dedicate to the City any required right-of-way and shall install at his expense all required street improvements (i.e., sidewalks, curb and gutter, etc.) in accordance with City standards. Plan check fees are charged to reimburse the City for their Consulting Engineer's hourly cost in checking and approving the engineered plans for the required improvements. Following approval of the plans by the City Engineer, construction permits are to be obtained from the Public Works Department for an appropriate fee.
2. Street Light Fee (O-#117, O-#241 & R-#631). A street light fee has been established to provide funds for installing and upgrading street lights throughout the City. This fee is collected based upon front footage and is charged as follows: \$14.54 per front foot for residential development; \$21.82 per front foot for other development. This fee is applicable for parcel maps and all new construction or improvements requiring the issuance of a building permit totaling 601 sq. feet or more. (The City Council has the option to assess this fee on the "developed" portion of the lot).
3. Fire Hydrant Fee (O-#117, O-#241 & R-#632). A fire hydrant fee has been established to provide funds for installing and upgrading fire hydrants throughout the City. This fee is collected based upon front footage and is charged as follows: \$3.79 per front foot for single family and two family residences; \$5.68 per front foot for other development. This fee is applicable for parcel maps and all new construction or improvements requiring the issuance of a building permit totaling 601 sq. feet or more. (The City Council has the option to assess this fee on the "developed" portion of the lot.)
4. Park Development Fee (O-#190 & R-#904). The City of Loma Linda has utilized the provisions of the Quimby Act to collect funds from developers for the acquisition and development of city parks. The amount collected is as follows: Single Family Residence \$571.14; two (2) to four (4) dwelling units \$443.12; five (5) dwelling units or more \$433.00; mobile home \$412.54.

5. Sewer Connection Fee (R-#299 & #870). Connection charges are normally made on a per unit basis and provide a "buy in" into the existing sewer trunk line system. Loma Linda's connection fee is \$246.00 per dwelling unit; for development other than residential, there is a minimum fee of \$246.00 for up to 13 fixture units and prorated thereafter at the rate of \$18.93 per fixture unit as defined in the most recent edition of the Uniform Plumbing Code, Table 4-1.

In addition to the City of Loma Linda Sewer Connection Fee, a fee designated for construction and improvement of additional wastewater treatment capacity is collected for and transferred to the the City of San Bernardino Water Department. This fee shall be charged as follows:

1. For each single family and dwelling unit in a duplex, triplex, apartment house or other multiple dwelling containing three or fewer units:
~~Three Hundred Seventy-Five Dollars-(\$375.00)~~ ^{1/2}, 230, 00
2. Multiple residential and non-residential - For multiple dwellings in excess of three units, mobilehome parks, motels, hotels, commercial, institutional and industrial connections, and any other type of connection, the City Manager or his designee shall estimate the amount of sewage effluent resulting ^{\$4.40} from the connection and shall set the fee at ~~\$1.85~~ per gallon per day of estimated effluent.

6. Sewer Line Agreement Unit of Benefit (R-#390 & #437). If the City installs a sewer line totally at the City's expense, future connections by agreement to that line are expected to pay for their share of the cost of installing the sewer line. Loma Linda's unit of benefit or "front foot" fee is \$9.00 per foot.

7. Proportional Costs of Existing Sewer Main Covered By Reimbursement Agreement (R-#390 & #437). If a developer is required to construct sanitary sewers to service his development and the sewers may be used by other parties in the future, the City may enter into a 10-year maximum reimbursement agreement with the developer installing the sewers to collect fees from future connec-

tors to the line and reimburse these fees to the original developer. The fee basis is \$9.00 per front foot with the City to refund to the installing developer 80% of each \$9.00 collected.

8. Storm Drain Fee (O-#77 & #137, R-#630 & #707). The State Code makes provisions for collecting a storm drain fee if the agency has an adopted storm drain master plan. Loma Linda has established their storm drain fee as \$3,870 per acre. This fee is not assessed for alterations, repairs or remodeling of single family residences or trailer or mobilehome spaces of a construction square footage of 600 sq.ft or less; buildings having a floor area of less than 750 square feet; buildings or additions devoted solely to parking for off-street vehicles; or City building. (The City Council has the option to assess this fee on the "developed" portion of the lot.)
9. Water Line Unit of Benefit (R-#810 & CC-76-46). If a water line has been installed by the City, any property connecting to the line at some future date is expected to share in the cost of the construction of the water line. Monies collected are generally on a front foot or unit of benefit basis. Loma Linda charges \$5.00 per foot of frontage for developments which front on and use the water lines.
10. Proportional Cost of Existing Water Line Covered by Reimbursement Agreement (R-#810 & CC-76-46). If a private party, such as a developer, has installed a water line to serve his development totally at his cost, the City may enter into an agreement with the developer whereby future connections to that line will be charged a predetermined rate which will then be returned to the developer to offset his cost of installing the water line. Loma Linda normally enters into an agreement whereby the City refunds to the installing developer \$4.00 of each \$5.00 collected. (The fee basis is \$5.00 per front foot).
11. Installation of Water Meters (R-#810). Water Meters are installed by the City Water Department. The size of the meter determines the cost to the developer, i.e., a 3/4-inch meter connected to a street main costs \$875; a one-inch meter connected to a street main costs \$925; a 3/4-inch meter connected to a lateral stub costs \$150; a one-inch meter connected to a lateral stub at the property line costs \$195; 1-1/2", 2" and larger compound meters are installed on a time and material basis.

12. Water Reservoir Capacity and Production Fee (O-#136 & R-#596). This fee is for reimbursing the City for providing sufficient water capacity and storage to service new developments with normal domestic and fire flow needs. For residential development the rates are: \$2,500 per dwelling unit for 1 to 4 dwelling units per acre; \$2,350 per dwelling unit for 4 to 10 dwellings per acre; \$2,200 per dwelling unit for over ten dwelling units per acre. For developments other than residential there is a minimum fee of \$2,500 for up to 28 fixture units and prorated thereafter at the rate of \$89.29 per fixture unit as defined in the most recent edition of the Uniform Plumbing Code, Table 10-1. This fee is not assessed for remodeling or additions to single family dwellings totaling less than 50% of the original building area or for swimming pools.

Any residential, commercial, industrial or institutional use which existed prior to the adoption of Ordinance No. 136, and was not connected to or receiving water from the City water system, which, after the adoption of Ordinance No. 136 connected to or commenced receiving water from the City of Loma Linda water system should pay a fee as follows: \$200 per unit shall be paid for all developments identified above at the time such development is either connected to or receives water from the City of Loma Linda water system.

The number of fixture units to be calculated for landscaped areas shall be at the rate of one (1) fixture unit per 1,000 square feet of landscaped area.

13. Water Service Deposits (R-#867). Applicants for residential water service must deposit \$40.00 for single family residences; \$65.00 for a duplex; \$90.00 for a triplex; \$115.00 for a four-plex; and \$165.00 for a five to six plex; and \$215.00 for a seven to eight plex. Commercial and all other residences over eight units must deposit an estimated amount based on projected billing amounts. Deposits must be made prior to the establishment of water service for each address on location of a water meter. This deposit will be credited to the applicant's account after a period of three (3) years if the customer has no record of turn-offs for non-payment of water, sewer or trash charges. (Loma Linda has mandatory trash collection which becomes effective at the time water service is begun. See Ordinance Nos. 65 & 114, & Resolution No. 866.)

14. Building Permit and Grading Permit Fees. The Uniform Building Code is the basis for plan checking and inspecting grading plans in this area. The City

of Loma Linda Building and Safety Department issues building and grading permits, does the inspections and collects the fees.

15. Plan Check Fee There is a plan check fee for all projects in the City of Loma Linda. This fee is based on square footage and type of construction. Information may be obtained from the Building and Safety Department for your particular project.
16. Landscape Maintenance District There is a \$2500 fee for map preparation and annexation to a Landscape Maintenance District.
17. Off-Site Plan Check Deposit There is a deposit for plan checking of off-site improvements such as curb and gutter, paving, sanitary sewers, etc. This fee is collected by the City Engineer's office.
18. Construction Water Rate (R-#810). For construction water there is a one-time flat rate charge of \$25.00 per parcel for residential and \$10.00 per each 1,000 square feet of building area for commercial.

Payment for all of the above items must be made or accounted for prior to the issuance of a building permit. ALL FEES ARE SUBJECT TO ADJUSTMENT TO CONFORM WITH CURRENT FEE SCHEDULES AT TIME OF ISSUANCE OF BUILDING PERMIT.

APPENDIX B

SOUTHERN CALIFORNIA ASSOCIATION OF GOVERNMENTS
REGIONAL HOUSING ALLOCATION MODEL

PAGE 3 OF 3

RHAM TABLE FOR: LOMA LINDA
COUNTY: SAN BERNARDINO

DATA CURRENT AS OF: 05/07/84
REPORT WRITTEN: 06/15/84

APPENDIX TABLE II
FARMWORKER HOUSING NEEDS

	TOTAL	VERY LOW	LOW
(1) FARM, FISHING, FORESTRY WORKERS, 1980 CENSUS COUNTY TOTAL	7,745		
(2) FARM, FISHING, FORESTRY WORKERS, 1980 CENSUS JURISDICTION TOTAL	39		
(3) JURISDICTION PERCENTAGE OF COUNTY TOTAL (LINE 1 / LINE 2)	0.50		
(4) ESTIMATED FARMWORKER HOUSEHOLDS IN COUNTY (FROM EDD)	3164		
(5) ESTIMATED FARMWORKER HOUSEHOLDS IN JURISDICTION (MULTIPLY LINE 3 BY LINE 4)	16		
(6) PERCENTAGE OF LOW AND VERY LOW INCOME FARMWORKER HOUSEHOLDS	83.00	35.00	48.00
(7) TOTAL FARMWORKER HOUSEHOLDS ELIGIBLE FOR ASSISTANCE (MULTIPLY LINE 5 BY LINE 6 AND ENTER TOTAL ON RHAM SUMMARY TABLE, PART II, LINE 11)	13	6	8

APPENDIX TABLE III
IMPACT/AVOIDANCE FACTOR

	VERY LOW (%)	LOW (%)	MODERATE (%)	UPPER (%)	TOTAL (%)
(1) TOTAL FUTURE HOUSING NEEDS (FROM RHAM SUMMARY TABLE, LINE 8, TOTAL)					332
(2) REGIONAL INCOME DISTRIBUTION (FROM 1980 CENSUS)	(16.7%)	(23.5%)	(18.9%)	(40.9%)	332
(3) LOCAL INCOME DISTRIBUTION (FROM 1980 CENSUS)	(19.9%)	(28.4%)	(18.8%)	(32.9%)	332
(4) AVOIDANCE OF IMPACT (100% EFFORT) (LINE 2 - LINE 3)	-81	-16	0	26	-0
(5) MULTIPLY BY .25 (POLICY ACCEPTED -- REASONABLE EFFORT TO AVOID IMPACT)	-3	-4	0	7	-0
(6) REVISED LOCAL DISTRIBUTION TO AVOID IMPACT (LINE 5 + LINE 3) (ENTER ON RHAM SUMMARY TABLE, LINE 8)	(19.1%)	(27.2%)	(18.8%)	(34.9%)	332

SOUTHERN CALIFORNIA HOUSING STUDY, INC. STATEMENTS

AMAN TABLE FOR: LOMA LINDA
COUNTY: SAN BERNARDINO

PAGE 2 OF 3

DATA CURRENT AS OF: 05/07/84
REPORT WRITTEN: 06/15/84

APPENDIX TABLE I
VACANCIES AND VACANCY RATES

PART I: 1980 MARKET VACANCIES

	OWNERS	RENTERS	TOTAL
(1) TOTAL 1980 HOUSEHOLDS (1980 CENSUS)	(44.4%)	(55.6%)	(100.0%)
(2) UNITS MOVED-INTO PREVIOUS YEAR (1-79 TO 3-80)	419	1,083	1,602
(3) ANNUAL MOVE-IN RATE (LINE 2 / LINE 1)	22.67	51.17	38.51
(4) "IDEAL" MOBILITY RATE (MULTIPLY LINE 3 BY 2/15 (.13333))	3.02	6.82	5.13
(5) 1980 HOUSEHOLDS (FROM AMAN SUMMARY TABLE. PART III. LINE 1)	2,225	2,707	4,932
(6) IDEAL VACANCY GOAL (LINE 5 X LINE 5) (LINE 5 X LINE 4)	67	185	252

PART II: 1983 MARKET VACANCIES

(1) 1983 HOUSING STOCK	2,221	2,967	5,188
(2) 1983 MARKET VACANCY RATE	9.1%	5.2%	7.2%
(3) 1983 MARKET VACANCIES (LINE 1 X LINE 2) PART III. LINE 5	200	150	350

NOTE: FOR THE YEAR 1988, THE TOTAL HOUSING UNITS COMPUTED FROM THOSE COMPUTED FROM THE SCAG-82 TOTALS OF UNITS THAT ARE VACANT, BUT NOT FOR SALE OR RENT. ACCORDING TO THE CENSUS OF POPULATION AND HOUSING, 59 UNITS WERE LISTED AS VACANT. NOT AVAILABLE FOR SALE OR RENT IN 1980. THIS MCGEEL ASSUMES THAT VACANT AND UNAVAILABLE UNITS WILL REMAIN AS PART OF THE HOUSING STOCK. BUT NEED NOT BE PART OF FUTURE HOUSING NEEDS.

SOUTHERN REGIONAL HOUSING ASSISTANCE GOVERNMENTS

PAGE 1 OF 3

RHAM TABLE FCR: LOMA LINDA
COUNTY: SAN BERNARDINO

DATA CURRENT AS OF: 05/07/84
REPORT WRITTEN: 06/15/84

RHAM SUMMARY TABLE

PART I CURRENT NEEDS AND GENERAL INFORMATION (01/01/83)

(1) TOTAL HOUSEHOLDS	4,326
(2) TOTAL HOUSING UNITS	4,768
(3) UNOCCUPIED UNITS (LINE 2 - LINE 1)	439

	TOTAL	OWNERS		RENTERS	
		VERY LOW	LOW	VERY LOW	LOW
(4) HOUSEHOLDS IN NEED (LOWER INCOME HOUSEHOLDS PAYING OVER 30% OF INCOME FOR HOUSING, FROM 1980 CENSUS)	906	527	378	51	54

PART II FUTURE NEEDS (01/01/83 TO 01/01/88)

	TOTAL	VERY LOW	(50%+60%)	(60%+70%)	(OVER 70%)
(1) 1988 HOUSEHOLDS (PER SCAG-82)	4,932				
(2) 1983 HOUSEHOLDS	4,329				
(3) 5-YEAR GROWTH IN HOUSEHOLDS (LINE 1 - LINE 2)	603				
(4) 1988 MARKET VACANCY GOAL (FROM APPENDIX TABLE II)	252				
(5) 1983 MARKET VACANCIES	486-430				
(6) VACANCY SURPLUS OR DEFICIT (LINE 4 - LINE 5)	-236-178				
(7) 1983-88 EXPECTED UNITS LOST FROM STOCK	5				
(8) FUTURE HOUSING UNIT NEEDS, FOR ALL INCOME GROUPS ADJUSTED TO AVOID IMPACTION, FROM APPENDIX TABLE II (LINES 3+6+7+8) (100.00%)	430	82	117	81	150
(9) SPECIAL INCOME GROUP NEED FOR HIGH COST AREAS (NUMBER OF HOUSEHOLDS WITH ANNUAL INCOMES OVER \$17,720 (120% OF MEDIAN FOR JURISDICTION). BUT BECAUSE \$26,399 NEEDED TO PURCHASE MEDIAN-PRICED HOME AT \$77,000.	893				
(10) TENURE AND BUILDING TYPE SPLITS OF 1988 HOUSING STOCK		OWNER %	RENTER %	S.F. %	H.F. %
(11) FARMWORKER HOUSEHOLDS ELIGIBLE FOR ASSISTANCE (FROM APPENDIX TABLE II)	13	47.02	52.98	65.23	34.77

NOTE: FOR ADDITIONAL INFORMATION, PLEASE SEE FOOTNOTES, DEFINITIONS, AND METHODOLOGY EXPLANATIONS.

C. Technical Notes

1. Census Tracts - Both census tracts in Loma Linda are what is called split tracts. That is, part of the tract is in the City of Loma Linda and the other part is in another city or county area. The data shown on the housing element tables are for that portion of the census tracts in the City of Loma Linda.
2. The Race/Ethnicity Category "Other" - The 1980 census asked two questions on the subject of race and ethnicity. They were:
 - a. "What race is this individual?" the choice of responses included White, Black, Native American or Aleut, a long list of Asian subgroups (Japanese, Chinese, Phillipino, etc.) and "Other".
 - b. "Is this person of Spanish, Latin American or Puerto Rican origin?" There is also a question on the language spoken at home on the longer questionnaire which can be used to identify Spanish-speakers.

In 1970, most Hispanics identified their race as white, black, or Native American rather than "Other". Hispanics who identified themselves as other but wrote in a Spanish designation such as Mexican, Venezuelan, etc. were reclassified as "White". However, in 1980, a large percentage of the Hispanic population reported themselves as "Other" and were not reclassified. This does not necessarily indicate an increase in either "Other" or "Hispanic" but a change in response patterns.

3. Change in Number of Housing Units - In 1970, Loma Linda was not incorporated. As a result, the 1970 Census figures used in the report reflect the Loma Linda Community Planning Area defined by San Bernardino County. It is not exactly the same as the area eventually incorporated as Loma Linda.
4. Income Distributions

In order to determine the number of households/families in each income category specified by State law (ie., very low, low, moderate, and upper) it was assumed that households were distributed evenly across the income ranges used by the Census. They were then assigned to one of the State income categories based on the ratio of the cut-off income to the income range in the Census. (For example, \$8,723 - \$7,500 divided by \$10,000 - \$7,500 equals the percentage of households in that income range who were very low income according to the State definition.)

5. Overpayment

It was assumed that the same percentage of 1984 households would be overpaying as were overpaying in 1980.

6. Substandard

In order to determine the number of substandard units in Loma Linda, a windshield survey was performed by Cotton/Beland/Associates.

7. Growth Projections and Growth Need

Housing needed to accommodate a growth was estimated in based on the SCAG Regional Housing Allocation Model (RHAM), and on records of building permit activity for the past five years. For the RHAM update, the SCAG 1982 Regional Growth Forecast projection for Loma Linda was used. The 1990 population and housing units were interpreted on the growth curve for the East Valley Regional Statistical Area. The income distribution developed by SCAG for the 83-88 RHAM was applied to the 1984-90 figures thus derived.

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